

CHOICE

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Save money on **health insurance**

Best buys and best
policies



MORE TESTS:

- Clothes dryers
- Sanders
- Window cleaners

**130
salad
dressings**

and

mayonnaises:
what's in them?

Keeping health insurance fair and affordable



Jane Mackenzie

Health insurance is a hot topic at the moment. A lot of people have decided it's just too expensive and have opted out, preferring to rely solely on Medicare or their own savings if necessary.

Do you really need private health insurance in a country like Australia that has universal public healthcare paid for through your taxes? The bottom line is 'no': you'll get good treatment in the public system. However, some people would prefer to go private for various reasons, such as being able to choose the doctor or hospital they use, or to cut down waiting times for treatment of some conditions that aren't life-threatening.

This month's major report on health insurance (starting on page 16) will help you decide whether private insurance is worthwhile for you, and point you in the direction of the **Best Buys** in your state if you do want to buy it.

In the area of consumer rights, the article also points out how policies that allow treatment of certain conditions (usually expensive ones) to be excluded or limited in return for a cheaper premium erode the concept of 'community rating'. Community rating in essence means that risk will be evenly shared: you'll pay the same for health insurance regardless of your age or state of health. It's always been the underlying principle of health insurance in Australia.

In practice it means that, in particular, older people and those with chronic illnesses aren't priced out of private health insurance. An example of what can happen without community rating comes from a case study published by our New Zealand sister magazine, *Consumer*.

An insurance company there recently changed its pricing structure to decrease the cost of premiums for younger customers and increase them for those 65 and over — which increased the cost of one couple's premiums from NZ\$603 to NZ\$4200!

We're pretty sure consumers don't want this to become possible here, and we're fighting to retain the concept of community rating. Next time you consider changing your health insurance policy to a cheaper one, check it won't limit or exclude your treatment options — both for your own and everyone else's sake.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.

Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: www.choice.com.au

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Working out which health insurance package best suits your needs can be a real headache. In this report we rank the available policies and give you a clear step-by-step guide to choosing the most appropriate at a good price.

Cover photo: Kent Mears



Choice Regulars

4 Choice Cuts

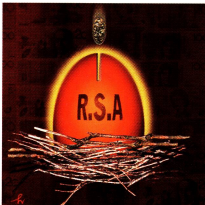
Cot safety — buying secondhand; tickets to the Olympics; don't get caught on home loan costs; making the most of your car warranty; do you want to know if your food's been genetically modified?

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There's a vast array of mayonnaise and other salad dressings on the supermarket shelves: regular, 'no fat', 'low-fat', 'reduced-fat', and so on. We looked at more than 130 of them and show which are the healthiest for your diet.



15 Calling number display

Did you know your phone number could now be displayed on the receiving phone every time you make a call? We look at some of the privacy implications of this.

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Seventy-two CHOICE readers trialled popular window cleaners to tell you what's best for removing dirt and grime and leaving windows streak-free.



Coming in the next three issues:

Tests: Plastic storage containers, washing machines, mould removers, AA batteries, lipstick, ceiling fans, car waxes and polishes, toothbrushes, 400 L fridges, irons, camping mattresses, compact cameras, exterior paint, pharmacy vs supermarket prices, financial planners.

Reports: Product safety, cheap STD phone calls, security screen doors, how to dispose safely of household chemicals, who owns what, what's in your diet, options for cooling your home, finding a tradesperson, hearing loss and hearing aids, house and contents insurance, bread.

We try to bring you tests and reports in the planned month, but sometimes have to move an article because of problems that occur during testing and research, or for lack of space in a particular issue. We apologise if this causes any inconvenience.

◀ CHOICE trialists put irons through their paces.

► Heaven is a basket of fluffy towels warm from the clothes dryer. See page 38.



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Making your own cleaners from everyday household chemicals is cheap, and many people prefer using them to harsh commercial cleaners. Are there any drawbacks?

Choice Tests

38 Choosing a dryer

If you're in the market for a new clothes dryer, our test will help you: we found differences in ease of use, drying speed and features.

42 Smooth operators?

You've got to sand that table, smooth that wall, remove that paint — what sander to use? We look at a range of sander types, what job they're best suited for, and which models are more likely to get the job done.



range of sander types, what job they're best suited for, and which models are more likely to get the job done.

Cot safety: buying secondhand

AT LAST, THE COT STANDARD IS mandatory. After too many tragic accidents and much lobbying by CHOICE over many years, regulators have finally acted on the appallingly low safety standard of cots sold in Australia.

From July 1 this year it has been mandatory for all cots, new and secondhand, to pass key safety requirements of the standard.

This is good news for buyers of new cots, who should now be able to shop with confidence. But just how much real protection will there be for secondhand cot buyers?

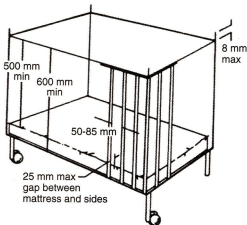
The federal minister for consumer affairs and state departments of fair trading/consumer affairs have issued guidelines for consumers and dealers in secondhand goods; these spell out clearly the important features that make a cot safe.

However, there are few planned regulatory checks, and relying on secondhand goods dealers to determine if cots are safe enough to sell is a grey area. CHOICE thinks the onus will still be largely on the consumer to be aware

enough to choose between safe and potentially dangerous secondhand cots.

Vital dimensions and structural integrity

The new mandatory safety requirements relate mainly to the dimensions of the cot. When shopping for a cot, particularly a secondhand one, check the dimensions match those shown below, and make sure that the cot is structurally sound. Avoid



any cot with a sagging base or one that has splits or cracks that could weaken it.

■ To prevent babies from climbing out, the minimum height from the top of the mattress to the top of the cot sides must be 500 mm, and the minimum height from the mattress base to the top of the cot 600 mm. Also, if the cot has an adjustable base, the bottom of the mattress should be at least 400 mm from the top of the cot sides when the base is in the upper position.

■ So that babies don't get their heads or limbs caught, the space between the bars, and between bars and end panels, should be between 50 mm and 85 mm.

■ To avoid head and fall-through hazards, there should be no gaps wider than 95 mm. ■ There should be no finger traps; spaces between 5 mm and 12 mm are banned.

■ There should be no other spaces between 30 mm and 50 mm as these could trap arms and legs.

■ All protrusions, bolts and clips should stick out no further than 8 mm.

For more information, check our last cot test report in CHOICE (October 1996) and contact the department of fair trading or consumer affairs in your state.

Tickets for the Olympic Games

SEVERAL SUBSCRIBERS HAVE ASKED US HOW TO GET TICKETS to the Olympics. We've looked into it, but unfortunately there's very little you can do at this stage. You'll either have to wait until September or October when the Sydney Organising Committee of the Olympic Games (SOCOG) said it would publicise details on how to apply for tickets, or join the Olympic Club or sponsors'

competitions and hope to win tickets.

At the moment SOCOG is still finalising its ticketing policy and associated details. All that's been publicised so far is that people will be able to apply for tickets and that there'll be a national ballot for tickets to events where demand outstrips supply.

So, if you want to attend the opening or closing ceremony or the

swimming finals, you may have to rely on good luck. But if you're after "the Olympic experience", according to SOCOG, that'll be obtainable. As Media Officer Scott Crebbin points out, "No Olympic Games have ever been sold out."

Information explaining how to apply for tickets will either be sent to households or made available by major Olympic sponsors for individuals to pick up.

Another way of increasing your chances of obtaining tickets is to become a member of the Olympic Club, if you're willing to pay \$150 or more. Membership entitles you to a range of benefits, such as receiving Olympic memorabilia (see photo) and meeting Australian athletes. Most importantly, you'll be entered into weekly ticket draws for a chance to win free tickets for the Games. Winners are drawn from a pool of 72,000 tickets, which cover a range of sessions across all events.

There are five different levels of membership, ranging from individual membership for \$150, which gives you one entry in each draw to win two tickets, to patron membership for \$500, which entitles you to four entries to win four tickets each time.

To join the Club, phone 1800 659 2000. Weekly draws started on June 23 this year and will continue until June 23, 2000.

The last way to win a ticket is to look out for various Olympic sponsors' competitions and promotions offering tickets to the Games.

Good luck in the draws!



If you join the Olympic Club you receive memorabilia as well as having the chance to win tickets.



Don't get caught on home loan costs

IF YOU'VE FOUND RECENT low interest rates for home loans attractive, remember interest isn't all you'll pay. There are other costs associated with your loan.

For a better indication of what your loan will cost, find out from the loan company what the average annual percentage rate (AAPR) will be. This takes into account the full costs of the loan over a seven-year period and includes the interest rate, up-front fees for setting up the loan and any ongoing fees for managing it.

Getting a clearer picture can save you money. Whether you're buying a home or an investment property, there are some questions you should ask when comparing the loans on offer.

- **Interest rate:** Is it fixed or variable?
- **Fixed interest:** If you choose to have a fixed-interest part of the loan, what happens when its term ends?
- **Repayments:** Will you be able to make extra repayments if you want to?
- **Advertised rate:** Does this apply to an investment property as well as a home loan? Is it only for new customers?
- **Up-front fees:** Are there any that aren't mentioned?
- **Ongoing fees:** Are there any for managing the loan?
- **Insurance:** Is home loan insurance compulsory, what does it cover and how much will it cost?
- **Refinancing:** How much will you pay in exit fees if you refinance the loan?
- **Benefits:** Are there any other benefits? (For example, some banks will exempt you from paying fees on your other accounts with them if you have a home loan.)

To help you understand the real cost of your home loan, CHOICE MONEYLINE offers the latest information and ranks home loans by the AAPR. We can mail or fax you a report with details of the loans available. CHOICE MONEYLINE is available by calling 1900 17 00 88 and costs \$1.95 per minute (higher charges apply for mobile phone calls).

Correction

Woks June 1998

In the table on pages 32 to 33, footnotes C and D were reversed. Footnote D should have applied to the two ELIZABETH CHONG woks, explaining that although no warranty information was supplied with the product, the distributor had told us there is now a one-year warranty against faulty material and workmanship, and this information will be added to the next instruction booklet.

Footnote C should have referred to the SCANPAN.

Can you help?

Hearing aids

CHOICE would like to hear from you if you've had experience with getting a hearing aid **since the beginning of 1998**. In particular:

- Did you stop wearing your hearing aid after it was fitted? If so, how long after the fitting? Why?
- Did you take the aid back to the provider and ask for the problem to be fixed or just stop wearing it altogether? If you took it back, was the problem fixed?
- Have you ever tried to 'shop around' for a hearing aid? What happened?
- Were you eligible for a free government hearing aid? If so, did you instead pay a 'top-up' — money out of your own pocket — to get a different hearing aid? Why? Were you satisfied with what you paid for?
- How long did your provider spend with you before fitting a hearing aid? Were you advised of other methods of dealing with your hearing loss?
- We're also interested in whether your hearing loss has ever been assisted in ways other than a hearing aid. If so, please describe them.

Please write to us by the end of August at **Hearing aids**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377, or email us at hearingaids@choice.com.au

Alternative treatments for menopause

Are you a woman experiencing symptoms in pre-menopause, menopause (when your periods have stopped for 12 months or more) or post-menopause? Have you tried to relieve your symptoms by using alternatives to HRT (hormone replacement therapy)? You can help.

Please write to us by the end of September at **Alternative menopause treatment**, CHOICE, 57 Carrington Road, Marrickville 2204; fax us on (02) 9577 3377; or email us at menopause@choice.com.au, and tell us:

- What is your age, and at which stage of the menopause are you?
- What are your symptoms, and for which of these have you sought relief?
- What alternative treatments have you tried? (For example, herbs, diet, wild yam cream, evening primrose oil and so on.)
- What results have you had?
- Who advised you to try these treatments?
- Any other information on alternative treatments that you think will be useful to other subscribers.

Over-the-counter indigestion products

Have you suffered from indigestion, heartburn, acid stomach or wind, and tried to treat it with remedies bought over-the-counter from a pharmacy or supermarket? If so, we'd like your feedback: how useful have you found these medications? Would you use them again? Did you consult a doctor about the problem?

Please write to **Indigestion remedies**, CHOICE, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377 or email us at indigestion@choice.com.au

Thanks for your help with all these projects.

Just eat your genes, dear,' says Food Authority

THE AUSTRALIA NEW ZEALAND Food Authority's (ANZFA) proposed standard on foods produced using gene technology doesn't require this fact to be stated on the label for almost all foods of this type. ANZFA advocates labelling only in cases where the food is considered "substantially different" from its conventional counterpart: for example, when tomatoes are modified to be sweeter, or capsicum is enriched with vitamins.

In contrast, examples of genetic modification that are of real concern in terms of their long-term impact on health, the environment and society will go

unlabelled because they're considered "substantially equivalent". These include tomatoes modified to be insect-resistant; sugar from sugar cane modified to be virus-resistant; and crops modified to tolerate herbicides.

ANZFA has chosen to ignore the demand for full labelling it received in 81% of more than 2000 submissions on this standard from Australian and New Zealand consumers. It has opted not to follow the constructive example set by regulators, manufacturers and retailers in Europe, who are listening to the concerns voiced by consumers and farmers — and most recently by Prince Charles.

ANZFA cites practical difficulties with tracking individual food components and enforcement, as well as trade agreements, as its reasons for denying consumers their right to know about the process used to produce their food. CHOICE doesn't agree, and neither does His Royal Highness: "Arguments that this is either impossible or irrelevant are simply not credible."

The biotechnology industry can't have it both ways. On the one hand it tells the Patent Office that genetically modified food crops are "new and different", so it can obtain monopoly rights for a number of years. On the other hand it tells

regulators that genetically modified foods are "substantially equivalent", needing only minimal regulation and no labelling.

As one angry consumer wrote to us: "This is obviously highly political, and the public has a right to all information so that we can make wiser decisions — as is expected of a democratic community."

Consumers all around the world agree: as a result Consumers International has launched a campaign for labelling, which you can join via the Internet at www.consumersinternational.org/



If the proposed standard is accepted, you'll have no idea whether most of the food you buy has been genetically modified or not.

At the time of writing, the Australian health ministers had not yet decided whether to accept ANZFA's recommendations. Please write to your health minister and Premier asking them to reject draft standard A18. Write to Parliament House in your capital city or send a fax to:

NSW	Andrew Refshauge	(02) 9957 2145
Vic	Rob Knowles	(03) 9616 8566
Qld	Wendy Edmond	(07) 3221 0871
SA	Dean Brown	(08) 8207 1950
WA	Kevin Prince	(08) 9221 2068
Tas	Peter McKay	(03) 6223 8033
NT	Denis Burke	(08) 8999 6966
ACT	Michael Moore	(02) 6205 0431
Federal	Michael Wooldridge	(02) 6273 4146

Get it while you can

THE NRMA INSPECTED 125 CARS IN SYDNEY, ALL OF WHICH were nearing the end of their warranties, and found they needed a good amount of repair work — to the tune of \$590 per vehicle, on average, including parts and labour.

If the inspections had been left until after the warranty period — which, for a new car, generally lasts three years or 100,000 km — the owners would most likely have had to pay for these repairs out of their own pockets. But because the inspections were done while the warranties were still intact, they were entitled to go back to the dealers to have the repairs done under warranty.

While the inspections cost money, the NRMA points out that the owners in this survey, on average, still ended up with a net saving of \$475.

The NRMA also advises that secondhand cars are sometimes covered by warranties, though they tend to be less generous and for a shorter period than new-car warranties. Still, the same lesson applies to these cars as well. Have your secondhand car inspected before the warranty period expires — it could save you money.



An NRMA spokesperson, Mark Lever, stressed the importance of having these end-of-warranty inspections carried out independently (as opposed to having it done by the dealer). You might consider having the inspection done by your state's motoring organisation or a local garage.

For more information on your car warranty rights and obligations, see *New car warranties* in last month's CHOICE. □

● YOUR letters

Campaigning for unit pricing

Your *Bulk buying* article in the June issue of CHOICE (page 6) shows how useful unit pricing would be to find out whether buying bigger is better.

I wrote to Coles and Woolworths some years ago, reminding them that unit pricing was discussed with consumer groups way back in the early or mid 1980s. As we all know, nothing has been done about bringing in unit pricing, most likely because the supermarket chains may not be too keen on the idea.

However, as your example clearly shows, consumers can only benefit from being able to make sensible comparisons between brands and sizes. I'm most disappointed that such a good idea hasn't been adopted in Australia by now and wonder how we can be so backward.

So how about starting a bit of a campaign? For my part, I'm happy to publicise the matter in our local *Tamborine Mountain News*, where I'm on the editorial team.

George Fisher
Mount Tamborine, Qld

In defence of small shops

I have just read your April issue and am extremely angry at your *Convenience — worth any price?* article. If you had taken the time to actually speak to the people who run these stores, I wonder would you have pushed people away from small stores and towards the big supermarkets?

For one thing, most of these stores are run by families who work very long hours for very little. The reason they do is to keep themselves and their families off government benefits. A lot of these people

are older, have been retrenched or, as in our case, won't get employment because of illness and being over 50. So we mortgaged and sold all we had to buy into a small business. We do not have the luxury of employing casual juniors on government help; we work 13 hours a day.

We do not have the buying power to buy 100 cases of paracetamol a week — we buy only nine packets, at a vastly different price. No big companies pay us to have their product in the best position, or stock the shelf for us. Not only do [big supermarkets] have the buying power, they get cheaper rent per square metre than smaller stores; they get tax concessions, cheaper EFTPOS and the list goes on. We also supply employment for other small suppliers, 'little people' who buy and resell to us. Without us they would be out of work.

Our life is hard enough without magazines like yours telling people to stay away. I did not expect an attack from this quarter.

L Roadley
Breckenridge, Qld

It was in no way our intention to attack the small business sector and tell people to stay away from small stores. Our



Which tin of baked beans is better value? If shelf labels included unit pricing, you'd know they both cost 21 cents per 100 g.

short article only dealt with one aspect of shopping — prices. That prices are generally higher at convenience stores than at large supermarkets is commonly known; we wanted to let people know by how much prices for some goods can vary in these stores so they can make an informed choice.

As we pointed out, we only looked at larger late-opening convenience stores such as 7-Eleven, BP Express or Shell Select, not small, family-run grocery stores that are open late.

We understand fully the concern expressed about the

viability of small businesses, and we're sure most people are aware that prices at small convenience stores are generally higher for all the reasons mentioned.

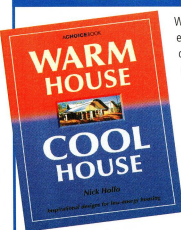
And, as we know from our supermarket surveys, it isn't prices alone that matter to shoppers. Where people choose to shop is influenced largely by factors of convenience, such as the location of the store, parking availability and opening hours. The range of goods on offer and friendliness of staff are also important, as is, judging by the following letter, local support for small businesses.

Support your local shops

In your January/February issue you listed four types of supermarket shopper. I suggest there's a fifth category: one that comprises shoppers who partly fit in A, B, C and D.

While I greatly appreciate one-stop shopping convenience, on principle I buy greens, fruit, bread, cooked chickens, meat, aspirin, etc, from the 'little fellows' located in the same shopping centre as my big-name supermarket. And

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, George Fisher, of Mount Tamborine, Queensland, receives *Warm House, Cool House*, or any other book of his choice from the catalogue inside this issue.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

(continued from previous page)

too bad if I lose points in a loyalty scheme!

Supermarket lovers must realise that the small operators provide competition; if the latter go under, all shoppers, including those ardent supermarket devotees, will pay more. As a result, their love for the supermarket could well turn to long-term resentment.

Henk Verhoeven
Beacon Hill, NSW

Long-life thermometer

Having used an electronic thermometer (yes, *one* only) for 10 years, I thought it might be worthwhile to point out a wee flaw in your assessment of this range of product.

The thermometer I use is sealed, like the Toshiba you reported on in your March issue. I'm convinced this factor is responsible for its longevity — its battery doesn't need changing, not in 10 years!

I had several electronic thermometers before this one, but when the battery ran out, the replacement didn't help. Hence, it seems to me that moisture entering the unit is more of a risk to its working life.

It might be worthwhile letting your readers know that armpit temperatures are also of use and require less stringent sterilising [of the thermometer]. They're probably drier than the mouths of babes (as in your picture) and hence likely to extend the life of non-sealed units.

Dr Douglas Smith
Chittaway Point, NSW

experience with such a long-lasting thermometer.

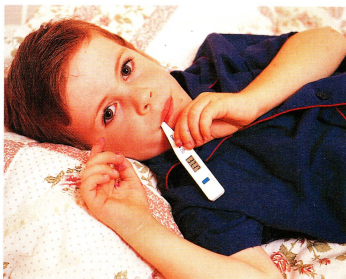
We're aware that contacts can oxidise or corrode within a few years if they come into contact with moisture, which would stop the thermometer from working properly. While cleaning them is possible, it's not always easy and you have to know how.

We agree with Dr Smith that armpit temperature measurements have advantages, especially for taking a baby's temperature.

Update: Caring for someone at home

Congratulations on highlighting the importance of carers in your article *Caring for someone at home* (June CHOICE).

The \$280 million *Staying at Home: Care and Support for Older Australians* package, announced by Prime Minister John Howard in April, is a major step in recognising the needs of carers. It addresses their need for income support, better access to respite care



and expanded care packages — all issues supported in your article. *Staying at Home* specifically includes:

- A new Carer Allowance, available from July 1999, combining the existing Domiciliary Nursing Care Benefit and Child Disability Allowance.
- Significant expansion of the Community Aged Care Package program.
- New Carer Respite Centres and more respite care services for people with dementia.
- Help for aging parents

caring at home for an adult child with a disability.

- More funding for Aged Care Assessment Teams.
- Funding to provide information and training on continence management, incontinence frequently being a trigger for admission to residential care.

Thanks for alerting carers that help is just a phone call away at the Carer Respite Centre on 1800 059 059, and the Carer Resource Centre, 1800 242 636.

Warwick Smith
Federal Minister for Family Services



The Staying at Home: Care and Support for Older Australians package will make a significant contribution to the lives of carers. It does indeed address a number of the areas of need we highlighted in our article.

Individual carers and advocacy groups welcome the package, but remain concerned on two grounds. First, that it replaces only some of the money the Commonwealth Government took out of the welfare budget over the last couple of years. And second, that it is still not enough.

As we couldn't test the battery life in our electronic thermometer tests, we were pleased to hear of Dr Smith's

TEST REPORT

More and more salad dressing labels state 'no oil', 'low-fat' or other similar claims. We looked at more than 130 dressings and mayonnaises to find out how they compare.



All dressed up

A FRESH GARDEN SALAD WITHOUT a dressing is like a Sunday roast without gravy — just not complete. While it was still fairly common a decade or two ago to toss a few salad ingredients together in a bowl without any dressing, Australian taste buds have come of age. We are now increasingly using various types of dressing to add that special touch to salads made at home. In fact, industry statistics reveal that the market for salad dressings and mayonnaise grew by 21% to \$92 million over the three years to 1997.

While mayonnaise still holds the lion's share at about 60% of units sold, more and more speciality dressings are coming onto the market. Apart from the other staple products like coleslaw and Thousand Island dressing, you can now choose from a huge array of creamy and clear salad dressings with special herbs, spices or other ingredients to cater for different tastes.

The major trend in this market, however, is reduced or no-fat dressings and mayonnaise. Most popular brands now offer health-conscious people a reduced or no-fat version — usually labelled 'light', 'free', 'no oil', 'x% fat-free' or 'reduced-fat' — in addition to the regular version.

Salads and dressings

A salad is a healthy choice for a meal. It can be served cold or warm, as an entrée, side dish or main meal. Apart from the usual salad vegetables,

ingredients can include fruit, pasta, rice, nuts and seeds, meat and seafood. What's most important for making a tasty salad is fresh ingredients. If you use a dressing, it should complement the flavours of the ingredients, not overwhelm them; and cutting down on dressing overall will reduce your fat intake.

Despite the large number of different salad dressings on the market, the main ingredients in regular, commercially produced dressings are pretty much the same: oil, vinegar, sugar, salt, water, herbs, spices and vegetable gums; egg or milk powder may be added for a creamy consistency. However, the amounts of fat and sodium (which is part of salt) can vary greatly both between and within the brands and types of dressings.

Sugar and salt

■ **Sugar:** Generally speaking, the less oil in a commercial mayonnaise, the higher its sugar level. We found that traditional-style whole-egg mayonnaise contains about 2% to 9% sugar, regular mayonnaise about 10% to 20%, and reduced-fat versions about 18% to 24%.

These are relatively small quantities — about half to one teaspoon in a tablespoon serve. If you're watching your waistline, it's more important to look for a lower-fat mayonnaise than to choose one with less sugar, but more fat.

The other salad dressings we bought for this comparison had similar amounts of sugar, ranging from

IN BRIEF

- Some reduced-fat dressings can contain more fat than other brands' regular versions. We show you where the fat is in the tables on pages 10 to 14.
- There's a dressing for every taste. We tell you what's in them and how they compare nutritionally — see pages 10 to 14.
- A CHOICE panel assessed a dozen regular and reduced-fat mayonnaises for taste: can it still taste good with less fat? See *Still tasty with less fat?* on page 11.

Mayonnaise: comparison of fat and sodium content

	1	2	3
Brand / product (from lowest to highest fat content)	Sodium (mg per 20 g serve)	Fat (g per 20 g serve)	Fat (% per 100 g)
FREEDOM FOODS Natural (A) (B)	20	less than 1	2
KRAFT Free (B)	220	1	3
PRAISE 97% Fat free (B)	220	1	3
BLACK & GOLD (C)	160	1	6
HOME BRAND	160	1	6
NO NAME (D)	160	1	6
SALAD MAGIC Cholesterol free (B)	230	2	9
NO FRILLS (C)	150	2	10
WEIGHT WATCHERS (B)	120	2	10
WEIGHT WATCHERS Lemon pepper (B)	120	2	10
PRAISE 75% less fat (B)	160	3	15
ETA Original	220	3	16
HEINZ English style lite salad cream (B) (E)	140	4	21
SALAD MAGIC Reduced fat (B)	140	4	22
KRAFT	120	5	24
MAYVER'S Natural	20	6	28
OLIVE GROVE	200	6	29
PRAISE Light	240	6	29
HEINZ Traditional egg	300	7	34
HEINZ English style salad cream (E)	180	8	42
KRAFT Miracle whip	80	10	50
HARVEST HOUSE Avocado (F)	110	11	54
BEST FOODS Real	90	11	55
TAYLOR'S FOODS Home style premium	110	11	57
HARVEST HOUSE Lime & lemon (F)	90	13	63
PRAISE Traditional	120	14	71
KRAFT Real	110	15	73
S & W Whole egg	110	16	82
NORGANIC Golden soya (B)	100	17	83

1 Total sodium per 20 g serve

Rounded to the nearest 10 mg. The upper recommended dietary intake (RDI) for sodium is 2300 mg a day for adults and children over seven years.

2 Total fat per 20 g serve

(rounded to the nearest whole number)
A 20 g serve is about one tablespoon of mayonnaise or dressing.

3 Percentage fat

The amount of fat in 100 g of salad dressing, as a percentage, to allow for easy comparison between products.

(A) Available only in NSW, Queensland, Victoria.

(B) Labelled as a reduced-fat, low-fat or x% fat-free mayonnaise.

(C) Available only in NSW, Queensland, SA and Victoria.

(D) Available only in NSW and Victoria.

(E) According to the manufacturer, Heinz Salad Cream is marketed like a mayonnaise. It can be used as a thin mayonnaise substitute or as a thick coleslaw dressing.

(F) Not available in Tasmania and the NT.

(G) Not available in Tasmania.

10% in most Italian, French, mustard and Caesar salad dressings, to about 30% in most coleslaw dressings.

■ **Salt:** The salad dressings and mayonnaise we looked at contained varying amounts of sodium. A diet too high in sodium can contribute to high blood pressure, which in turn is linked to stroke and heart disease. So it's wise to keep your intake low, particularly if you have any of those conditions.

Six of the 29 mayonnaises in our test had relatively high levels of sodium — more than 200 mg per 20 g serve. So if you're concerned about high blood pressure and want to reduce your sodium intake, choose a brand with less salt or use it sparingly.

Food labelling guidelines on sodium content state that 'reduced-salt' products should contain no more than 120 mg of sodium per serve (we've taken a serve of salad dressing as about 20 g, or one tablespoon) and 'low-salt' products no more than 24 mg per serve.

Mayonnaise

How much fat?

Compared with other types of salad dressing, mayonnaise generally has a lot of fat. In fact, in some countries it can't be labelled mayonnaise if it doesn't contain a specified *minimum* amount. In Australia, however, there's no such standard and the fat content in mayonnaise on the market here varies considerably — from less than 2% to over 80%.

If you want to cut down on fat, don't take the reduced-fat product labels at face value. The claims are made in comparison to specific regular (non fat-reduced) dressings, so you may find, as we did, that one brand's 'light' version contains more fat than another brand's regular product. For example, SALAD MAGIC (22% fat) and PRAISE Light (29% fat) are both labelled reduced-fat, yet the regular ETA Original has only 16% and some 'no-name' brands as little as 6% and 10% (see *Sorting out the claims*, page 13).



Still tasty with less fat?

To find out whether people prefer mayonnaise with higher fat levels to those with low levels, we put 12 brands to a taste test: seven 'reduced-fat' brands and five regular brands that contain less than 30% fat. (To make the comparison fair, we didn't choose the higher-fat, traditional-type mayonnaises, which have a very different taste.)

We asked a panel of 13 people who regularly eat mayonnaise to tell us how much they liked the taste and texture of each product.

Although the top-scoring product was a regular mayonnaise, some brands with a lower fat content compared fairly well with products containing more fat. This suggests it's worth trying a lower-fat mayonnaise if you use a lot and want to eat more healthily.

Overall the panel liked some sweetness balanced with sharpness and tang. They described the texture as smooth and creamy for both regular and reduced-fat types.

What the tasters thought

Brand	Fat content (%)	Rating (%) *
KRAFT (A)	24	66
SALAD MAGIC Cholesterol free	9	59
WEIGHT WATCHERS	10	57
KRAFT Free	3	54
ETA Original (A)	16	51
SALAD MAGIC Reduced fat	22	50
PRAISE 97% Fat free	3	48
PRAISE Light	29	46
NO FRILLS (A)	10	44
OLIVE GROVE (A)	29	42
PRAISE 75% Less fat	3	42
'No-name' brands (A) (B)	6	32

* 100% = liked a lot; 0% = disliked a lot.

(A) Indicates a regular mayonnaise with no fat-reduction claims.

(B) Includes Black & Gold, Home Brand and No Name mayonnaise.

Mayonnaise: comparison of fat and sodium content (left) lists 29 mayonnaises in order of fat content. Almost half of them are more than 25% fat — in fact, nearly a third are more than 50%.

If you prefer the taste of a traditional mayonnaise, which contains whole eggs and lots of oil, you could use it sparingly with a salad or mix it with low-fat yoghurt. And on a sandwich that contains mayonnaise, leave out the butter or margarine, so you don't double the fat.

What else is in it?

Apart from vegetable oil, commercial mayonnaise typically contains sugar, vinegar, egg (either whole egg or egg yolk or, in some reduced-fat products, egg white) and flavouring ingredients such as salt, mustard, spices, lemon juice or honey.

Stabilisers (emulsifiers and thickeners) are usually added to prevent separation of oil and water, and to thicken the emulsion. Vegetable gums are often used too, as they can give a creamy texture and improve a dressing's 'mouth feel'. They're used more often in reduced-fat dressings, particularly in those that contain no fat at all.

Coleslaw dressing

Coleslaw is a salad of shredded cabbage, often complemented by carrot, celery, capsicum and shallots or onions. Dressings for this salad are similar to commercial mayonnaise, but thinner and sweeter. They usually contain

sugar, vinegar, vegetable oil, egg, flavouring ingredients such as mustard and spices, and thickeners. Over half of the dressings we bought contained milk products.

Coleslaw dressings

Brand / product (from lowest to highest fat content)	Sodium (mg per 20 g serve)	Fat (g per 20 g serve)	Fat (% per 100 g)
1 KRAFT Light (A)	220	1	6
WEIGHT WATCHERS (A)	130	2	9
HOME BRAND (B)	130	2	10
KRAFT Free (A)	180	2	10
NO FRILLS (C)	130	2	10
SAVINGS	130	2	10
ETA Original	240	3	17
FARMLAND	160	7	34
KRAFT	190	7	34
PRAISE Original	180	7	34
2			
3			

(A) Labelled as a reduced-fat, low-fat or x% fat-free product.

(B) Not available in Queensland and the NT.

(C) Available only in NSW, Queensland, SA and Victoria.





Thousand Island dressing

This rich and creamy dressing is often used with seafood dishes or for pasta and garden salads. Commercial versions usually contain oil, vinegar, tomato, sugar, gherkin or gherkin relish and egg.

■ **Normal content:** About 23% fat and 150 mg sodium per tablespoon.

■ **Outliers:** KRAFT's regular Thousand Island dressing, with 35% fat and more than 450 mg of sodium per tablespoon, compared with the KRAFT Free version with just 9% fat.

Caesar salad dressing

Crisp lettuce, garlic-flavoured croutons, anchovy fillets and parmesan cheese are the basic ingredients, but it needs a special egg vinaigrette to turn it into a Caesar salad.

Commercial Caesar salad dressings contain vegetable oil, vinegar, sugar, egg or egg yolk and various flavourings such as lemon juice, Worcestershire sauce, parmesan cheese or cheese flavour and spices. Most of our samples were creamy with a distinctive parmesan, anchovy and garlic flavour.

■ **Normal content:** About 34% fat and 200 mg sodium per tablespoon.

■ **Outliers:** CARDINI'S ORIGINAL (over 50% fat); PAUL NEWMAN'S OWN (over 50% fat and 300 mg of sodium per tablespoon). On the healthier side, FREEDOM FOODS Low-fat Caesar dressing has only 2% fat and 20 mg of sodium per tablespoon.

Potato salad dressing

Potato salad is usually made of boiled, cubed potatoes, to which you can add boiled eggs, ham, bacon, onion, celery, mint, parsley or pickled gherkins. Commercial dressings for potato salad usually contain vegetable oil, sugar, vinegar, egg and cream. Some manufacturers add herbs or spices, sour cream, buttermilk or yoghurt. See the table below for fat and sodium content.

Vinaigrette

Traditional vinaigrettes are usually based on vinegar or lemon juice (one part) and oil (three to six parts), with seasonings added to taste. The ingredients are shaken together in a jar or bottle. As the mixture of oil and water that forms is only temporary, it's best to shake it just before tossing it through a fresh garden salad and serving.

For a more authentic Mediterranean and slightly sweeter taste, you can use balsamic rather than white or red wine vinegar, and extra-virgin olive oil instead of vegetable oil. Commercial vinaigrettes like this are also on the market, although we could find only three widely available ones. INA PAARMAN'S Classic had fat and sodium levels comparable to those in regular French and Italian dressings (see below). The two PAUL NEWMAN'S OWN vinaigrettes contained a lot more fat — the Classic Salad Dressing was 53% and the Balsamic Vinaigrette 30%.

French and Italian dressings

French and Italian salad dressings are essentially vinaigrettes. Apart from oil and vinegar or lemon juice, they usually contain flavours such as paprika, mustard, salt and sugar. Italian dressings may have extra herbs and vegetables such as capsicum, onion, garlic and parsley added for flavour.

■ **Normal content, regular dressings:** 17% to 20% fat and 200 to 400 mg sodium per tablespoon.

■ **Outliers:** CARDINI'S ITALIAN (43% fat), KRAFT Italian Creamy (37% fat) and KRAFT Olive Oil Classics Italian (30% fat).

Most of the reduced-fat Italian and French dressings we bought were in fact oil-free. FREEDOM FOODS also has creamy low-fat Italian and French dressings on the market that contain why powder, skim milk powder and egg for a creamy

1 Total sodium per 20 g serve

Rounded to the nearest 10 mg. The upper recommended dietary intake (RDI) for sodium is 2300 mg a day for adults and children over seven years.

2 Total fat per 20 g serve

(rounded to the nearest whole number) A 20 g serve is about one tablespoon of mayonnaise or dressing.

3 Percentage fat

The amount of fat in 100 g of salad dressing, as a percentage, to allow for easy comparison between products.

Potato salad dressings

Brand / product (from lowest to highest fat content)	Sodium (mg per 20 g serve)	Fat (g per 20 g serve)	Fat (% per 100 g)
ETA Original	210	5	25
KRAFT Potato salad tzatziki	110	6	28
KRAFT Potato salad original style	180	8	38
KRAFT Potato salad sour cream & chives	150	8	38
INA PAARMAN'S Sour cream	150	8	40

consistency. They contain vinegar but no oil — pear juice concentrate is used instead. This brand also has the lowest sodium content in both its clear (around 10 mg per tablespoon) and creamy (around 20 mg per tablespoon) reduced-fat French and Italian dressings.

Herb and garlic dressing

This dressing is commonly based on a classic vinaigrette and can be used with a garden salad or as a marinade for meat or seafood. Commercial varieties usually contain oil, vinegar, sugar, lemon juice and spices. FREEDOM FOODS low-fat versions are creamy due to the addition of egg or skim milk powder.

■ **Normal content, regular dressings:** About 34% fat and 140 to 220 mg sodium per tablespoon.

■ **Normal content, reduced-fat dressings:** 1% to 4% fat and 10 to 210 mg sodium per tablespoon.

Tomato dressing

This dressing is suitable for garden or pasta salads and as a marinade for meats. It's based on a traditional vinaigrette, with sugar, sun-dried tomato and various flavourings such as garlic, tomato, basil, parsley and spices added.

■ **Normal content, regular dressings:** About 18% fat and 110 to 340 mg sodium per tablespoon.

■ **Outlier:** MERRY ANNES Sun Dried Tomato dressing with 35% fat.

We found only two reduced-fat versions: FREEDOM FOODS Sundried Tomato Dressing stood out for its low sodium content of around 20 mg per tablespoon.

Mustard dressing

Most of these are based on a traditional vinaigrette, with mustard (Dijon or powdered) added for extra flavour and a creamy consistency. Depending on the variety, other ingredients can include dill, honey, garlic, lemon juice, onion purée and spices.

■ **Normal content:** Quite high fat — between 30% and 40%; 120 to 170 mg sodium per tablespoon.

■ **Outlier:** WEIGHT WATCHERS Reduced-fat Honey and Mustard Dressing, with just 5% fat.

Yoghurt dressing

The yoghurt dressings we thought were similar to mayonnaise — thick, creamy, tangy and sweet. They can be served over a traditional salad,

Sorting out the claims

If you'd like to know about the fat and salt content of that salad dressing or mayonnaise you're about to buy, you could be out of luck. Of the 130-odd widely available products we bought, nearly a third had no nutrition information on the label. Manufacturers are required to list such details only when they make nutrition claims, like those below.

The Australia New Zealand Food Authority's code of practice for product labelling specifies the following:

■ **Reduced-fat, light or lite:** The product must have at least 25% less fat than either the same brand's regular version or, if there's no regular version, the average of regular products on the market.

■ **Low-fat or x% fat-free:** The product should not contain more than 3% fat.

■ **Fat-free (no oil):** Means that only a trace of fat (0.15% or less) is allowed to be present.

CHOICE has long advocated mandatory nutrition information panels on all packaged foods. The range of fat and salt contents in the dressings in our test, and some of the useless and confusing claims on mayonnaise labels, make it clear that shoppers need better information. For more information about food labelling see Food labels: what they reveal and conceal, CHOICE, April 1998.

with steamed vegetables, meat or seafood, spread on sandwiches or used as a dip. Apart from oil and yoghurt, they usually contain sugar, vinegar, egg yolk and skim milk powder. Flavouring ingredients such as cucumber, mint, parsley, honey, Dijon mustard, nutmeg, lemon, cracked pepper, mango, curry powder and spices may be added.

The five yoghurt dressings in our test contained only around 25% yoghurt, but plenty of fat — about 30%, which is more than in most regular Thousand Island, Italian or French dressings. Sodium levels were very similar, averaging around 190 mg per tablespoon.

Continued overleaf



Dressing for health

■ The type of fat in your diet is important. Predominantly **monounsaturated** (such as canola or olive oil) and **polyunsaturated** (such as sunflower or soya oil) fats are better than predominantly **saturated** fats (like tallow, beef fat or palm oil), which can raise cholesterol levels and contribute to heart disease. None of the dressings we looked at was made with saturated fat, so moderate amounts of all brands are likely to be acceptable from a heart-health viewpoint.

■ Some dressings, particularly mayonnaise, coleslaw, Caesar and Thousand Island, include egg as an ingredient. At the levels you're likely to eat them, this is probably not a concern.

■ If you need to lose weight, limiting oily dressings or choosing lower-fat options will help you cut back on fat and calories. But you need to look at other, less obvious sources of fat in your diet, such as biscuits, cakes and snack foods.

For more information on the fats in your diet, see *Need an oil change?*, CHOICE, March 1997.



Other/gourmet dressings

Brand / product (from lowest to highest fat content)

FREEDOM FOODS Lemon & cucumber (A)	20	Less than 1	1
SUNSHINE FOODS Blue cheese	230	6	28
BUMBLE & BEE Sun-dried capsicum	80	7	33
SUNSHINE FOODS Avocado and garlic	80	7	35
TAYLOR'S Avocado & garlic	120	7	35
INA PAARMAN'S Blue cheese	210	8	39
RED OCHRE Lemon aspen macadamia	30	9	47
ROBIN'S BUSH FOODS Bush tomato vinaigrette	50	12	58
ROBIN'S BUSH FOODS Lemon myrtle vinaigrette	50	12	58
PAUL NEWMAN'S OWN Ranch	140	13	63

1

Sodium (mg per 20 g serve)

2

Fat (g per 20 g serve)

3

Fat (% per 100 g)

(A) A 99% fat-free dressing. Available only in NSW, Queensland and Victoria.

1 Total sodium per 20 g serve

Rounded to the nearest 10 mg. The upper recommended dietary intake (RDI) for sodium is 2300 mg a day for adults and children over seven years.

2 Total fat per 20 g serve (rounded to the nearest whole number)

A 20 g serve is about one tablespoon of mayonnaise or dressing.

3 Percentage fat

The amount of fat in 100 g of salad dressing, as a percentage, to allow for easy comparison between products.

CHOICE home-made dressings

Making a salad dressing or marinade doesn't have to be complicated or time-consuming. Some salads, such as rocket or other salad greens, taste terrific on their own or with just a little balsamic vinegar sprinkled on top. What's more, it's completely oil-free, so you can add some shavings of parmesan without feeling too guilty about the fat level.

Below is a recipe for a low-fat salad dressing without any oil. We've used cornflour to get the desired texture so the dressing coats the salad ingredients:

- 1 tsp cornflour
- ½ cup water
- ½ tsp sugar
- 2 tbsp balsamic vinegar
- ½ tsp mustard powder
- 1 clove garlic, crushed
- Pinch of salt and pepper
- 2 tbsp chopped fresh herbs (for example, parsley, basil or oregano).

Other dressings

If you like a salad dressing with a difference, there's a wide range of 'gourmet' dressings available. The table lists 10 that we could easily find in shops across the country (and for which we could obtain nutrition information from manufacturers); you may find many more at your local supermarket or delicatessen.

These gourmet dressings are generally based on a traditional mayonnaise or vinaigrette with special flavouring ingredients such as blue cheese, avocado, mango, dill, honey and nuts, bush foods or sun-dried tomatoes. □

Combine cornflour, water and sugar in a saucepan and heat until thickened. When the mixture is cool, add the other ingredients and mix well. Toss through a salad just before serving. You can store the dressing in a jar and keep it in the fridge for up to a week.

This dressing is very low-fat. The negligible amount (0.6%) it contains comes from the fat in the raw ingredients. It has just over 100 mg of sodium per tablespoon.

If you prefer creamy dressings, there are ways to lower their fat content too. Try low-fat plain yoghurt, or add a little mayonnaise to yoghurt for taste. Add flavour with garlic, fresh basil or mint, mustard, honey, chilli, paprika or onions. Such a creamy yoghurt dressing is also delicious served over a warm chicken or lamb salad.

If you don't like yoghurt, substitute reduced-fat ricotta cheese, or soft tofu and a little oil if you want to avoid animal products.

Calling number display

Do you know that every time you make a phone call, your number can be recorded by the business, government department or organisation you're calling? Since calling number display (CND) was introduced last year, consumer rights advocates have raised concerns about privacy issues.

YOU'VE PROBABLY SEEN THE AD ON TV: a phone rings, a little kid looks at the phone's display panel and immediately identifies the caller as 'Nanna'. This is all thanks to calling number display (CND), where the number of the person making a call is displayed on the handset of the person receiving it.

Privacy issues

CHOICE is concerned that many consumers aren't fully aware of the potential privacy risks from CND.

Every time you make a call, your telephone number could be displayed and recorded at the other end. This might be OK if you're calling your mum to say "hi". But what about when you call government departments (to make a tax or social security query, say), businesses (to ask about products), charities (to make an enquiry), anonymous 'phone-in' lines, help lines and so on?

Such organisations might use CND to return your call (if you get cut off, or if they can't answer it, say) or call up information about you from a database.

But other potential uses aren't so benign: your number can be used to look up your name and address; it could be used for direct marketing purposes; information can be used to build a profile on you; and your number and other information

could even be given out to other organisations.

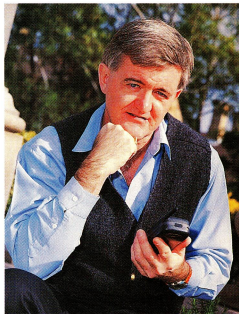
CHOICE is currently involved with industry and other consumer groups in developing a code of conduct for CND use by telephone companies and businesses, which is expected to address these privacy issues — we'll keep you posted.

Protecting your privacy

Unless you arrange for a permanent CND block, you should always assume your phone number will be shown at the other end. To get a permanent CND block on your phone, contact your local call provider (see *Useful contacts*, below left). People with silent numbers should automatically have a block in place. You can override your permanent block on a call-by-call basis by dialling 1832 before the number.

But even a permanent block won't necessarily protect your privacy: the Telecommunications Industry Ombudsman (TIO) has received a number of complaints from people who've requested but not been given a CND block. There were also complaints from people who'd had a so-called permanent block in place for a while — including people with silent numbers — but at some point the block had dropped out without the customer's knowledge.

Telstra acknowledges some technical and operational problems, and claims they're fixed soon after being identified. But CHOICE is concerned about the serious implications for personal privacy arising from "technical and operational" faults, and is strongly opposed to the practice of testing new technologies on consumers, especially when there are associated privacy risks. □



John Ready of Sydney requested a CND block on his home-office phone — he didn't want his number recorded for telemarketing purposes when he called companies to inquire about their products.

Telstra sent him a letter informing him the number was blocked, and provided a number he could ring to confirm it.

But several months later, when John's flatmate phoned his mobile from the home-office phone, the number was displayed.

While Telstra claims the mobile phone carrier was at fault, John claims Telstra later told him it had no record of his request for CND blocking — despite its letter confirming it was in place.

As far as he knows, the CND block is now working, but he's very angry that for several months he was unwittingly giving his number out every time he made a call.

Useful contacts

- To arrange for a permanent block (or get one removed), Telstra customers can call 1800 353 739. If Optus, AAPT or another company provides your *local* calls, contact that company instead.
- You can confirm a CND block is in place by dialling 127 220. You should get a message confirming you're not transmitting CND information.
- To complain about the misuse of CND information or problems to do with getting a CND block on your phone, first call your local call carrier, then register a complaint with the TIO on 1800 062 058.

Doing the health insurance tango

— your guide to the right steps

Finding the right health insurance isn't easy. In this report we rank health insurance products and give you a guide to choosing a policy.

IN BRIEF

- Health insurance is probably not good value for younger people who are generally healthy and not planning a pregnancy. Families and older people are likely to get more benefit (see page 17).
- Agreeing to pay an excess when you claim, in return for lower premiums, is likely to save most people money (see page 20).
- Policies with similar cover can have widely varying prices. Use our **Best Buys** to save money: they're good policies at a good price.

How to use this article

Step 1: Work out if you want health insurance (pages 17 to 18).

Step 2: Work out what type you want (page 19).

Step 3: Work out what you're prepared to pay (page 20).

Step 4: Compare products (page 21). We've compared hospital and ancillary health insurance products in each state. For our **Best Buys** and comparison of policies in your state see:

- ACT/NSW, pages 24 and 25.
- Northern Territory, pages 26 and 27.
- Queensland, pages 28 and 29.
- South Australia, pages 26 and 27.
- Tasmania, pages 28 and 29.
- Victoria, pages 30 and 31.
- Western Australia, pages 24 and 25.

Details of what we did to compare products and your guide to our tables are on pages 22 and 23. For the results of our latest reader satisfaction survey, see *What you think*, page 21.

Step 5: When you've found a policy that appears to suit you, call the fund and go through our *Fine-print checklist* (page 22) to make sure it really will meet your needs.



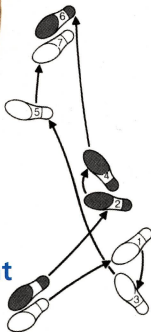
COMPARING A LARGE range of health insurance policies, each with its own limitations and special features, can be as complicated as learning to tango.

Not surprisingly, it seems many people aren't happy with the choice they made. In the first three months of this year almost 71,000 people (nearly 800 a day) across Australia dropped out of private health insurance.

Like the tango, until you know the right steps and it gets easier to do, choosing a health insurance fund can be frustrating. So how can you get value for money?



Step 1: Work out if you want insurance



Ask yourself why you want health insurance. Is it because of your medical needs or your age? Is it to ensure private hospital treatment? Or maybe it's to make sure visits to the dentist or physiotherapist are covered. It could even be because of the government's health insurance incentives.

Medical needs

Private hospital insurance means you can be more certain of having your choice of doctor. If you're admitted as a public patient, the hospital assigns a doctor to you.

The other key attraction is that private patients may have shorter waiting times for elective surgery. 'Elective surgery' is treatment for a condition that isn't life-threatening, but that doesn't mean it's not a painful condition or necessary surgery. For example, if you need a back operation or kidney stones removed, the shorter the wait the better.

Age

If you're young and healthy and your concerns are accidents or emergencies, you're unlikely to have a significant wait for any hospital, regardless of whether you have health insurance or not.

People approaching an age where illness is considered more likely, or those who think they might need elective treatment, may decide private health insurance is valuable for them.

Treatment in a private hospital

Private hospitals may be more comfortable and give a greater choice of admission dates. They may also offer 'luxuries' such as single rooms, private bathrooms and TVs. However, there's no evidence that you get better treatment in the private system.

If staying in a private hospital isn't important to you, insurance covering you as a private patient in a public hospital may be all you need. Not all funds offer it, but it does tend to be cheaper, and you still get your choice of doctor. However, you'd have to pay some of your accommodation costs if you went to a private hospital. (See *Getting rid of the gap*, page 18, for more details.)

Cover for extras

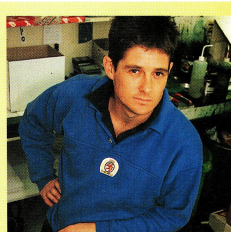
If you have regular trips to the dentist or physiotherapist, or you need glasses, you may want to consider ancillary cover, which you can buy with or without hospital cover. You can also get ancillary cover that pays a benefit for natural therapies like acupuncture or naturopathy.

Health insurance incentives

As we discussed in CHOICE, August 1997, the government has 'carrot and stick' incentives to encourage people to take out health insurance.

The carrot is a rebate of up to \$125 for single people earning less than \$35,000 who take out health insurance. Families earning less than \$70,000 (plus \$3000 for each child after the first) can get a rebate of up to \$450. Couples earning less than \$70,000 can get a maximum rebate of \$250. But the incentive won't cover the premium cost, plus you often need to budget for extra costs if you make a claim.

The stick for those without private health insurance is an extra 1% Medicare surcharge for single people with incomes higher than \$50,000, couples who earn more than \$100,000 and families with incomes greater than \$100,000 plus \$1500 for each child after the first. That means paying at least an extra \$500 or \$1000 a year for Medicare — which is still cheaper than most health insurance premiums.



The Morris family were just about to cancel their cover when the Federal Government announced the health insurance rebate. "But when the funds increased their premiums by the value of the rebate we cancelled our cover." Since then the Morrises have paid for their two eldest children to have their tonsils removed in a private hospital.

Self-insurance?

Self-insurance involves deciding to meet your own costs for private treatment. This may mean saving the money you would have spent on insurance in a separate account or an accessible investment.

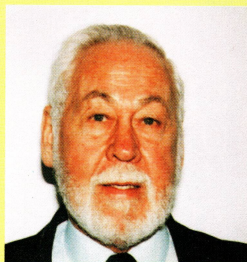
The problem with self-insurance is you don't know how much you'll have to pay. If you're in hospital for longer than you expected you could end up with a very large bill. If your money runs out, you may have to become a public patient in a public hospital, which could be unsettling and complicated part-way through treatment.

Another strategy is to choose health insurance with a large excess or specified co-payment (see page 20 for more details). That way you're saving money now, and there's a limit to what you'll have to pay if you go into hospital.

Your options

Now you're ready to decide if you want to:

- Use the public system.
- Self-insure.
- Buy health insurance — read on!



Roy Scaife went to Fremantle Hospital as a private patient because he was concerned it would make a difference to his treatment. "It was obvious looking around and talking to other patients that it made not the slightest difference — not even to the admission time."

Getting rid of the gap

Medicare has a listed charge for all medical procedures. This is called the Medicare Schedule fee. Medicare pays 75% of this amount, even for private patients.

If you have health insurance, '100%' hospital cover usually only includes accommodation charges and the remaining 25% of the Medicare

Schedule fee. If your doctor charges more than the Schedule fee you have to pay the difference (the 'gap').

HBA and **MEDIBANK PRIVATE** in Victoria and **MUTUAL COMMUNITY** in South Australia are the only funds so far that have direct billing arrangements with some specialists, which may eliminate the gap.

Who pays

Public patient

■ Medicare covers the full cost of treatment by hospital-appointed doctors and specialists, medication, accommodation, x-rays and pathology. Incidentals, such as television hire or personal phone calls, are at your cost.

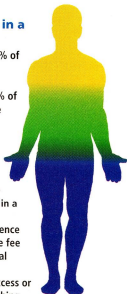


Private patient in a public hospital

■ Medicare pays 75% of the Schedule fee for medical services.

■ The fund pays 25% of the doctors' Schedule fees, plus all accommodation charges and other charges passed on by the hospital, which are likely to be lower than you'd pay in a private hospital.

■ You pay the difference between the Schedule fee and the doctors' actual charges (including anaesthetists), any excess or co-payment, and anything not covered by insurance. You'll also pay for any incidentals such as television hire or personal phone calls.



Private patient in a private hospital

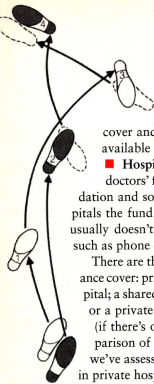
■ Medicare pays 75% of the Schedule fee for medical services.

■ The fund pays 25% of the doctors' Schedule fees, plus all accommodation charges, theatre fees, medication, the cost of surgically implanted prostheses, medically required ancillary costs and other hospital costs.

■ You pay the difference between the Schedule fee and the doctors' actual charges (including diagnostic tests such as x-rays or pathology), any excess or co-payment and anything not covered by insurance, including any prescription costs not covered by the PBS, and incidentals.



For more information on the breakdown of these costs, see **CHOICE**, November 1997.



Step 2: Work out what you want

Broadly speaking, you can choose hospital cover and ancillary cover. These are available separately or combined.

■ **Hospital cover** pays some of the doctors' fees, a benefit for accommodation and some treatment costs in hospitals the fund has an agreement with. It usually doesn't include cover for 'extras' such as phone calls or television sets.

There are three types of hospital insurance cover: private patient in a public hospital; a shared ward in a private hospital; or a private room in a private hospital (if there's one available). In our comparison of hospital insurance policies, we've assessed products that cover you in private hospitals.

What you don't get

- 100% cover in all hospitals.
- The gap between the doctors' fees and the Schedule fee (in most hospitals).
- The cost of any pharmaceuticals not covered by the PBS.
- A guarantee of a private room.

■ **Ancillary cover** pays for treatments that aren't covered by Medicare outside hospital. This can include dental or physiotherapy treatment, and products like glasses and contact lenses.

The range of benefits paid varies between funds, and the payout is unlikely to cover the whole cost of the treatment.

Taking the risk with partial cover

Some hospital policies limit or exclude a range of treatments as a way of reducing costs. These policies tend to restrict access to more expensive treatments, such as obstetrics, or hip or knee replacements.

Limited policies may provide cover at a lower rate for these conditions after long waiting periods, or only in a public hospital. Exclusionary policies offer no cover for these treatments at all.

You can't tell if you're going to need the limited or excluded treatments. While a man with a 'single' policy won't need obstetrics cover, there are no other guarantees.

If you do opt for a partial-cover policy, remember to review it regularly to make sure it still suits you. For example, most funds won't cover the birth of a child unless you've been covered for 12 months before the birth. So if you have a policy that ex-

cludes obstetrics you need to upgrade when you're planning a family.

If you don't want reduced cover because of the excluded or limited conditions, but full cover seems too expensive, a better alternative to a partial-cover policy is a full-cover policy with an excess or specified co-payment. (See *Does an excess save you money?* on page 20 for more on excesses.)

CHOICE says

Despite the growing popularity of these limited or exclusory products, we're concerned that they undermine the principle that everyone pays the same for health insurance regardless of their health, sex or age. This principle is called community rating, and its aim is to ensure health insurance is affordable, regardless of your state of health.

The alternative is risk-rating premiums — which would lead to higher health insurance costs for older people, people with chronic illness and women. In effect, this is what partial-cover policies do: force people who think they're at risk of needing some expensive types of treatment to pay more for insurance.

Your options

Having decided you want health insurance, your options are:

- Full hospital cover. Go to step 3, page 20.
- Partial hospital cover. Go to step 3, page 20.
- Ancillary cover, with or without hospital cover. Go to step 4, page 21.

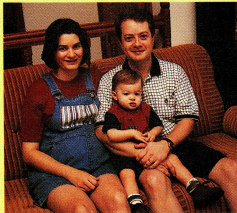
TIP

If you have private health insurance, you don't have to use it. When you're admitted to a public hospital they're required to ask if you're going in as a public or private patient.

If you don't want to be treated by a particular doctor in this instance, you can choose to be a public patient and avoid all the extra costs associated with private care.

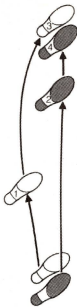


Michelle Rush and her family have had to transfer their health insurance three times to be able to get cover for their local Catholic hospital. Each time they switch cover, the hospital agreements change. Despite this Michelle says, "We would never dream of dropping our cover; we believe private cover is essential."



TIP

If a health fund wants to increase its prices, it's now required to do so on March 1 each year (unless it gets approval from the government for a second increase). This is a good time to assess your policy and make sure it still suits you. You should also take a second look at the fund information to make sure you understand what you're covered for.



Step 3: Work out what you're prepared to pay

You can choose to pay a specified co-payment or an excess for hospital or combined hospital/ancillary cover in return for a lower premium. A **specified co-payment** means you agree to contribute a certain amount each day you're in hospital. More common is an **excess**, where you pay a set amount of your claim regardless of how long you stay in hospital. The bonus is that if you never go to hospital, you never have to pay the excess or co-payment.

You should check when the excess applies, how many times and, if you have family cover, whether it applies per person or per membership. Some funds require you to pay the excess or co-payment for treatment in a public or day hospital, others only in private hospitals.

Of the funds we looked at, some applied the excess only once a year while others charged it up to three times. Maximum co-payments ranged from \$250 a year to a limited number of days charged every time you're admitted to hospital.

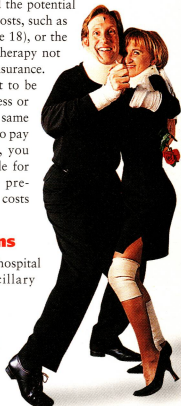
If you're considering an excess or a co-payment,

also bear in mind the potential additional extra costs, such as the 'gap' (see page 18), or the cost of ongoing therapy not covered by your insurance. If you don't want to be hit by a high excess or co-payment at the same time as you have to pay these extra costs, you may need to settle for paying a higher premium and lower costs when you claim.

Your options

You can choose hospital or hospital/ancillary cover with:

- No excess or co-payment.
- An excess (and how much).
- A co-payment.



Does an excess save you money?

When you commit yourself to paying a fixed amount towards the cost of hospital treatment in the form of an excess, the trade-off is cheaper premiums. We did some calculations to find out whether this is a genuine money-saver.

The answer seems to be yes — unless you make a lot of claims. The following example, based on real premium/excess options, shows why.

(Note: Excesses vary in size and are applied a different number of times by different funds. We did lots of calculations based on different permutations and found that the general principle applies across the board; the example below simply illustrates this general principle. For simplicity, we've left out extra costs such as paying for the gap between what the fund pays for the doctor's fee and the actual charge. For the same reason we've assumed the premium doesn't change from year to year.)

EXAMPLE:

■ Say you've been in a fund for two years, with family premium costs in that time amounting to \$4555.20 with no excess, and \$4171.20 with an excess of \$200 that is applied to up to three claims over two years. That's a difference of \$384 between premiums.

■ With no excess, making a claim makes no difference to the cost: if you make three claims in the two years, your costs will still be \$4555.20 (the cost of the premium).

■ If you have the cover with a \$200 excess and make one claim in the two years, you'll pay out \$200, but your total costs will still be \$184 less than for the premium with no excess.

■ If you make two claims, you'll be just \$16 worse off for paying an excess twice: a total of \$4571.20 instead of \$4555.20.

■ If you make three claims, the difference starts to get serious: you'll be \$216 worse off with the excess option.

■ Three hospital claims in two years is reasonably high usage; if you think your risk of this is small, an excess is likely to be a money-saver.

■ In addition, if you were in the fund for longer before you made any claims, chances are that agreeing to pay an excess would almost certainly work out cheaper. The longer you pay the cheaper premiums without a claim, the bigger the total difference between your premium and the no-excess premium becomes, and the less likely it is that paying out an excess once or twice will mean you're out of pocket.

OUR VERDICT: If you don't expect to be making a claim often or soon after joining a fund, go for some kind of excess if you're confident you can have this cash on hand if you need it. For people who don't make many claims, the higher the excess, the more money you save. (In the example above, for instance, an excess of \$500 would see you still ahead of the game even after two claims in the first two years, because the premiums are much cheaper.)

For families with several children (and therefore the likelihood of more claims), and for older people who may need hospital treatment more often, it's important to make sure the excess only applies once a year per family. Otherwise, an excess may not be such a money-saver.

Step 4: Compare products

Once you know what you want and how much you're prepared to pay, have a look at our comparisons of hospital and ancillary cover (find your state's tables and **Best Buys** on pages 24 to 31).

Many of the funds have special features. These range from their own dental or optical clinics that entitle you to a higher benefit, to ambulance cover included with ancillary cover, to a nappy-care service for new mothers.

Wanting some particular extra features may help you decide which fund to choose. However, read the brochures carefully and check if the fund is more expensive than those without the extras.

Check 'agreement' hospitals

A key factor in choosing health insurance is the private hospitals you can go to with a particular fund. It's becoming common for funds to have an 'agreement' with certain hospitals: if you have full cover and stay in these hospitals, 100% of your accommodation costs will be paid (apart from any excess or co-payment). The cover you get in a non-agreement hospital depends on the fund: some only pay a basic rate set by the government, while others pay a bit more. Either way you're likely to have extra costs after a stay in a non-agreement hospital.

If you're looking for hospital cover, make sure you get a list of the hospitals the fund has an agreement with. If your preferred hospital isn't listed you should probably choose a different fund, but bear in mind that agreement hospitals can change over time. Check periodically that the one you want is still covered.

If you're in a rural area it's especially important to check how far you'd have to travel to the nearest agreement hospital. For ancillary cover, people in rural areas should also check whether the healthcare provider of your choice (such as an acupuncturist) is covered by the fund.

Different rates for different people?

Health insurance used to be available as either family or single cover — with single cover being half the cost of family. These days there can be four categories: family, single, single parent and couple.

Despite this change we found that single insurance usually still costs half the family rate, with couple



What you think

In our health insurance survey this year, over 6500 subscribers told us how satisfied they were with their health fund, the amount of time it took to process a claim and the amount of money they received.

Satisfaction with claims handling was quite high. However, about one-third of respondents were dissatisfied with the amount of money they received. Of those, 90% were dissatisfied because their health insurance didn't cover 100% of their costs.

Six per cent of respondents told us they'd had problems with their health insurance claims. Of these, 23% were concerned about the size of the rebate, followed by 15% disagreeing over what the policy covered.

When asked how well funds treated them compared to three years ago, 73% of respondents said "about the same". Only 12% said better, and 11% said worse.

Thanks to everyone who participated in the survey, especially those who provided us with additional comments and letters.

Claims handling — % very satisfied with:

Fund name (number of responses)*	Time taken for payment	Amount of payment	Overall claims handling
GEELONG MEDICAL & HOSPITAL (50)	78	34	73
HBA of Victoria (262)	91	37	70
HBF of WA (406)	80	27	68
MUTUAL COMMUNITY (259)	78	30	67
IOR (89)	71	33	63
NSW TEACHERS (361)	45	34	63
MANCHESTER UNITY (142)	73	29	62
AUSTRALIAN UNITY (243)	81	25	61
MBF (1027)	82	23	60
ARMY HEALTH (AHBS) (97)	54	30	57
HCF (450)	84	20	56
NIB (213)	72	23	55
MEDIBANK PRIVATE (1390)	70	22	50
GOVERNMENT EMPLOYEES (140)	55	20	48
Average	74	25	59

* These were the only funds for which we received enough responses to report on.

Overall best fund for customer satisfaction**

■ HBA of Victoria.

** This fund had significantly more customers very satisfied than the average.

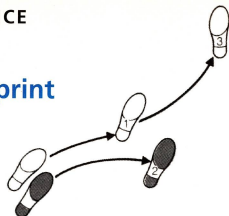
and single-parent rates for the most part being the same as family. If there's no difference in cost, single-parent families and couples may be better off choosing a family policy. That way you don't have to alter your cover if your circumstances change.

In the instances where a single-parent rate is cheaper, it usually doesn't cover obstetrics or IVF. Other exclusions or limitations may also apply to make the policy cheaper.

When you're comparing the cost of insurance, make sure you're looking at prices quoted on the same basis. Some brochures show prices that take into account the government's private health insurance incentive scheme, which can reduce the amount you have to pay (see page 17), but for which you may not be eligible.

Step 5: Read the fine print

When you think you've chosen a fund, read the brochure thoroughly. If after reading the fine print you don't completely understand your entitlements, write to the insurer and get written answers to your questions *before* you join. It may seem like a hassle, but not in comparison to the problems you'll encounter if your cover doesn't match your expectations.



Fine-print checklist

Here are a few of the questions to ask the fund — when you take out insurance, when you're reviewing it and before you go into hospital:

- ✓ How does your excess or co-payment work? See page 20 for more details.
- ✓ Are there any waiting periods longer than 12 months?
- ✓ What's not covered?
- ✓ Are there any limits to treatment, even with so-called 100% cover? For example, you may only be entitled to a certain number of overnight stays for psychiatric care.
- ✓ If you have partial cover, what are the limitations or exclusions?
- ✓ Is the hospital you want to go to an agreement hospital with the fund?
- ✓ Does the fund have an agreement with any doctors to cover the 'gap' between the actual charge and the Medicare Schedule fee?
- ✓ If ancillary benefits are listed as a percentage, is it a percentage of any fee charged or of a 'reasonable fee' set by the fund?
- ✓ What are the annual limits for ancillary benefits and do these apply per person or per membership?
- ✓ Do the providers of ancillary services need to be registered with the fund? Some funds require practitioners to be registered with the appropriate state board. Others require them to be specifically registered with the fund, which can limit the practitioners you can go to.
- ✓ If there is a specific register, make sure you contact the fund to find out if a practitioner is on it before you get treatment, otherwise you won't get a benefit.
- ✓ Who counts as a member? Family cover generally includes your partner and children under 16. Some policies may include full-time students under 25 or other dependants. If this extended cover is offered, does it cost any extra?
- ✓ Are there any advantages to longer membership? These may include higher benefits or benefit limits, or lower excesses the longer you're a member.

What's the problem?

The main complaint received by the Private Health Insurance Complaints Commissioner (PHICC) is from people who are dissatisfied with payments from funds. Thirty three per cent of complaints included disputes over the extent of cover, the amount paid and people who had to pay extra ('out-of-pocket') costs.

Other complaints were about waiting periods, information received from the fund and the cost of premiums.

If you have a problem with your health insurance, the first step is to try and resolve it with the fund. If you can't, contact PHICC on 1800 640 695 or at <http://www.phicc.org.au/complaint.htm>

Rating the funds

We looked at the 18 funds that make up 95% of the total membership of funds open to the general public in each state. This information comes from the Private Health Insurance Administration Council Annual Report.

Of these funds, GOVERNMENT EMPLOYEES in NSW, HIF in WA and IOR in Victoria refused to participate. Where information about these funds is included, it's based solely on their brochures. Thank you to the other funds, who have worked in co-operation with us to make sure the information is correct.

Hospital cover

We looked at cover for families that provides private hospital accommodation, including policies that exclude or limit cover for various conditions. Most funds still charge the same rate for families as for single-parent families and couples, and half the family rate for single cover.

We scored each policy on the following:

- The number of hospitals the fund has agreements with.
- Any waiting periods longer than 12 months.
- The number of days you're covered for.
- The level of cover available for six reasonably common procedures of variable severity and levels of cost.

Hospital Best Buys

Our **Best Buys** take the cost into account as well as the overall hospital cover score. In order to be considered for a **Best Buy**, a fund must *not* have:

- Co-payments.
- Waiting periods over 12 months (except for IVF).
- Limits and exclusions, as they're unlikely to be a realistic option for many people.

Because excesses vary both in their amounts and how often they apply, we've only directly compared policies with no excess to arrive at the **Best Buys**. However, since most people will save even more money by choosing a **Best Buy** policy with an excess (see page 20), we've marked those that offer excess options with a Ⓜ.

Your guide to the tables

Ancillary cover

We've assessed ancillary products suitable for families, based on the scenario of treatments and procedures described in *Your guide to the tables*, right. This scenario assumes much higher use than you'd expect for most families in reality, but allows a good comparison of the policies.

The percentages given in the tables are the amount that the family could reclaim. We've assumed members joined in June to cover funds that reduce benefits depending on when in the calendar year you join.

Ancillary Best Buys

Our Best Buys take the cost into account as well as the overall ancillary score. To be considered, a policy had to have an overall ancillary score of 50% or higher. If there are particular ancillary services you'd like cover for, check the tables.

Hospital cover

1 Annual family premium cost (excess in brackets)

This is the annual cost for a family paying by monthly direct debit. This figure is correct as at August 1, 1998.

Also included are the premium costs for any excess options, with the amount of the excess in brackets.

2 How often an excess applies each year

This refers to the number of times per membership year.

3 Free of excess in day/public hospitals

✓ means you don't pay an excess for same-day treatment or at a public hospital.
✗ means you have to pay the extra cost. Not applicable (na) means excesses aren't offered.

4 Hospitals you can use

This is the number of hospitals in metropolitan and regional areas and day hospitals in the state with which the fund has a 100% accommodation agreement.

5 Limits or exclusions

'Limited' means you receive a lower benefit. 'Excluded' means you receive no coverage for the listed items.

- AR = assisted reproduction.
- B = autologous bone marrow transplant.
- BL = blood transfusions and storage.
- CB = coronary bypass and major heart surgery.
- CS = cosmetic surgery.
- CTR = cataract surgery.
- D = dialysis and kidney treatment.
- E = major eye surgery.
- H = hip replacements specifically.
- H/K = hip, knee and other joint replacements.
- O = obstetrics and birth-related.
- P = psychiatric care.
- R = rehabilitation.

Policies may exclude other items as well; these are just the most common. Some funds also limit IVF treatment for two years or more.

If there's no number in brackets denoting how many years a limit applies, a lower benefit is always paid.

6 Hospital cover score

See 'Rating the funds', left, for details of how we arrived at these scores.

Ancillary cover

7 Annual family cost

This is the annual cost for a family paying by monthly direct debit. Premiums are correct as at August 1, 1998.

8 Dental score

- Four initial examinations: \$33 each.
- Two amalgam fillings (one surface): \$76.
- One crown (gold/porcelain): \$745.

9 Orthodontics score

We've looked at what proportion of a \$3000 orthodontic treatment would be met in the third year of membership.

10 Optical score

- \$178 on soft toric contact lenses.
- \$250 on single-vision spectacles (for a different member of the family).

11 Physiotherapy and chiropractic score

Both these services were for the same person in their first year of membership.

- Physiotherapy: Initial visit \$45, five subsequent visits \$35.
- Chiropractic: Initial visit \$40, five subsequent visits \$30.

12 'Other services' score

We looked at a range of other therapies, including acupuncture, speech therapy, podiatry and selected natural therapies, to see how combined annual limits applied.

13 Overall score

Our overall score was based on the following weightings:

- Dental: 30%.
- Orthodontics: 20%.
- Optical: 15%.
- Physiotherapy and chiropractic: 15%.
- Other services: 20%.



HEALTH INSURANCE

Best buys: ACT/NSW

Excess options available

ACT / NSW: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
MBF Select Extras 80% (A)	1195.20	67 (A)	67	74	81	53	67
MANCHESTER UNITY Super Extras	1383.60	77	43	79	85	47	66
MANCHESTER UNITY Healthcover Plus	946.80	61	33	75	74	41	55
HCF Multicover (B)	1112.40	54	29	72	76	55	55
HCF Quality Cover (B) (C)	With hospital	54	29	72	76	55	55
MBF Classic Extras	846.00	49	27	74	81	53	54
MBF Select Extras 60% (A)	946.80	51 (A)	60	56	61	43	53
MBF Standard Extras	699.60	43	23	74	81	53	51
MANCHESTER UNITY Healthmate Executive (C)	With hospital	61	27	69	71	27	50
NIB Quality Extras (D)	1014.00 (D)	56	18	69	64	43	49
HCF Extra Benefits (B)	936.00	53	17	70	61	48	49
MEDIBANK PRIVATE Super Extras	788.40	61	18	60	82	25	48
MANCHESTER UNITY Healthcover Extras	858.00	61	27	75	74	7	47
NIB Safeguard (C)	With hospital	16	15	69	61	19	31
MEDIBANK PRIVATE Special Extras	555.60	54	12	51	0	9	28
HCF Family Care (C)	With hospital	14	17	70	37	9	25
MBF Young Cover	366.00	18	0	47	79	2	25
HCF DOPC	530.40	14	0	70	61	0	24

(A) Higher benefits for dental services if this policy is combined with MBF Premium/Elect or Select Hospital. The score does not reflect the higher benefit.

(B) Some allowances are halved for the first year. This is reflected in the score.

(C) You can only take this with the similarly named hospital cover.

(D) If you take out NIB Top Private Hospital cover too, this ancillary cover is cheaper; see NIB Gold in the Hospital cover table.

Best buys: Western Australia

Excess options available

WA: Hospital cover

	1	2	3	4	5	6
Fund / scheme (in rank order)	Annual family premium cost (\$) (excess in brackets)	How often excess applies each year	Free of excess in day / public hospitals	Hospitals you can use: metro / regional / day	Limits or exclusions	Hospital cover score (%)
MEDIBANK PRIVATE Blue Ribbon	1782; 1531.20 (300); 1326 (500); 1057.20 (1000)	1	✓ / X	15 / 0 / 3		89
MEDIBANK PRIVATE Smart Choice (A)	1447.20; 1239.60 (300); 1136.40 (500); 927.60 (1000) (A)	1 (A)	✓ / X (A)	15 / 0 / 3		89
LIMITED OR EXCLUSORY POLICIES						
HIF Gold (B) (C)	1543.20; 1317.60 (200)	1	✓ / X	18 / 2 / 3	Limited CS	92
HIF GoldStar (B)	1633.20; 1329.60 (400); 1214.40 (800); 1081.20 (1200)	1	✓ / X	18 / 2 / 3	Limited CS	92
HBF Top Hospital (B)	1404; 1269.60 (100); 1044 (250)	2	✓ / X	All / All / All	Limited P, CS	90
HBF Healthy Saver (B) (D)	1163.40 (D)	na	na	All / All / All	Limited H/K, CB, CTR, P, CS, AR	84
HIF Healthguard	1281.60	na	na	18 / 2 / 3	Limited H/K, CB, P, CS, E, AR	79
MEDIBANK PRIVATE Blue Ribbon Saver	1047.60 (300); 937.20 (500); 848.40 (1000)	1	✓ / X	15 / 0 / 3	Limited P, R, CB, E, H/K, O, AR, CS	77
MEDIBANK PRIVATE Smart Choice Saver (A)	1006.80 (300); 806.40 (500); 591.60 (1000) (A)	1 (A)	✓ / X (A)	15 / 0 / 3	Limited P, R, CB, E, H/K, O, AR, CS	77

na Not applicable

(A) For every admission, a co-payment of \$50 applies in a shared ward in a private hospital, or a private room in a public hospital, or \$80 in a private room in a private

hospital, up to \$280 per admission. It doesn't apply in a day hospital.

(B) Cover is only for shared accommodation in a private hospital.

(C) Children up to age 21 are covered, or 25 if a full-time student.

(D) Also available with ancillary cover and a \$375 excess as HBF Twin Pack for \$783.60 per year.

ACT / NSW: Hospital cover

	1	2	3	4	5	6
Fund / scheme (in rank order)	Annual family premium cost (\$) (excess in brackets)	How often excess applies each year	Free of excess in day / public hospitals	Hospitals you can use: metro / regional / day	Limits or exclusions (number of years in brackets)	Hospital cover score (%)
MBF Classic (A)	1573.20 (600) (A)	(A)	(A)	56 / 25 / 47		100
MBF Premium / Elect Hospital	2307.60	na	na	56 / 25 / 47		100
MBF Select Hospital (B)	1836, 1670.40 (100); 1504.80 (200); 1336.80 (300); 1212 (400); 1129.20 (500); 1076.40 (600); 1024.80 (700); 972 (800); 921.60 (900); 868.80 (1000) (B)	2 (B)	X / X (B)	56 / 25 / 47		100
MEDIBANK PRIVATE Blue Ribbon	1880.40; 1614 (300); 1425.60 (500); 1014 (1000)	1	X / X	53 / 26 / 52		97
MEDIBANK PRIVATE Smart Choice (C)	1684.80; 1411.20 (300); 1245.60 (500); 986.40 (1000) (C)	1 (C)	X / X (C)	53 / 26 / 52		97
HCF Top Plus	2137.20; 1705.20 (250); 1263.60 (500)	2	X / X	55 / 26 / 42		96
HCF Top Plus shared (D)	1705.20 (D)	na (D)	na (D)	55 / 26 / 42		96
MANCHESTER UNITY Super Hospital	2277.60; 2085.60 (200); 1981.20 (300); 1862.80 (400); 1726.80 (500); 1622.40 (600); 1508.40 (700); 1399.20 (800); 1290 (900); 1185.60 (1000)	2	X / X	48 / 25 / 29		88
NIB Gold (E)	2792.40; 2523.60 (400); 2341.20 (800); 2158.80 (1200); 1998 (1600); 1884 (2000)	1	X / X	52 / 26 / 14		81
NIB Top Private Hospital	2070; 1795.20 (400); 1608 (800); 1430.40 (1200); 1430.40 (1600); 1150.80 (2000)	1	X / X	52 / 26 / 14		81
LIMITED OR EXCLUSORY POLICIES						
MANCHESTER UNITY Family Choice (F)	2121.60 (F)	(F)	na (F)	48 / 25 / 29	Limited P, D	88
MANCHESTER UNITY Healthmate Executive (G)	1762.80 (200)	3	X / X	48 / 25 / 29	Limited P, CTR, H/K, CS, D, BL, B, E, R	81
MEDIBANK PRIVATE Blue Ribbon Saver	1141.20 (300); 998.40 (500); 819.60 (1000)	1	X / X	53 / 26 / 52	Limited P, C, E, H/K, O, AR, CS	81
MEDIBANK PRIVATE Smart Choice Saver (C)	999.60 (300); 862 (500); 524.40 (1000) (C)	1 (C)	X / X (C)	53 / 26 / 52	Limited P, C, E, H/K, O, AR, CS	81
MANCHESTER UNITY Super Saver (H)	1299.60; 1076.40 (200) (H)	3 (H)	X / X (H)	48 / 25 / 29	Limited P, E, H/K, CS, D, B, O, CB, AR, D, BL	72
HCF Quality Cover (G)	2776.80; 2408.40 (250); 2190 (500)	2	X / X	55 / 26 / 42	Excluded CS, AR; limited P (2); H/K, D (3)	71
HCF Value Cover	1705.20; 1336.80 (250); 1118.40 (500)	2	X / X	55 / 26 / 42	Excluded CS, AR; limited P (2); H/K, D (3)	71
HCF Family Care (G) (J)	1705.20 (200) (J)	2 (J)	X / X (J)	55 / 26 / 42	Excluded H/K, AR, CS, CTR, D, B; limited P	69
NIB Safeguard (G)	1664.40 (400); 1488 (800)	1	X / X	52 / 26 / 14	Limited C, H/K, E, AR, P, R, CS	69
HCF Young Singles (J)	915.60 (200) (J)	2 (J)	X / X (J)	55 / 26 / 42	Excluded H/K, CTR, CB, O, AR, CS, D, B; limited P	56

na Not applicable.

(A) A \$600 'co-payment' (the fund doesn't call it an excess) applies to each claim, except in public hospitals.

(B) A \$50 per night co-payment applies, up to a maximum of \$250, for every admission to hospital. It doesn't apply in public or day hospitals.

(C) For every admission, a \$50 co-payment applies in a shared ward of a private hospital or a private room in a public hospital, or \$80 for a private room in a private hospital, up to \$280 per admission. It doesn't apply in a day hospital.

(D) A \$50 per night co-payment applies for a private room in a private hospital, up to a

maximum of \$500 per member. It doesn't apply in public or day hospitals.

(E) Gold cover is a combination of Top Private Hospital cover and Quality Extras ancillary cover at a discounted price.

(F) A \$50 per night co-payment applies, up to a maximum of \$200 per admission, for three admissions per year. It doesn't apply in public or day hospitals.

(G) Includes similarly named ancillary cover.

(H) After two years, the first admission to hospital in any year is free of the excess.

(J) Excess reduces to \$150 after two years, and to \$100 after five.

WA: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
HBF EssentialsPlus (A)	993.00	80	27	67	95	36	61
MEDIBANK PRIVATE Super Extras	626.40	51	20	65	56	45	47
HBF EssentialsStandard (A)	615.00	50	17	60	56	29	42
MEDIBANK PRIVATE Special Extras	459.60	46	12	57	0	15	28
HBF Twin Pack (A) (B)	With hospital (B)	14	0	60	56	4	22

(A) Benefit limits increase with the number of years of membership. This is not reflected in the score.

(B) Price of \$783.60 includes HBF Healthy Saver hospital cover with a \$375 excess.

Best buys: South Australia

Excess options available

SA: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
SGIC Top Extras	795.60	70	67	61	80	55	67
HEALTH PARTNERS Country Gold (A)	708.00	85	40	70	71	57	66
HEALTH PARTNERS Gold Extras (A)	784.80	85	40	70	64	52	64
MBF Select Extras 80% (B)	1081.20	51 (B)	67	65	80	53	61
MUTUAL COMMUNITY Premier (A) (C)	1429.20	56	18	79	84	63	57
MUTUAL COMMUNITY Premier (C)	1429.20	56	18	79	75	63	56
HEALTH PARTNERS Country Gold	708.00	55	40	55	65	57	54
SGIC All Extras	651.60	48	43	58	52	56	51
MBF Classic Extras	691.20	38	27	65	80	53	49
MBF Select Extras 60% (B)	831.60	38 (B)	60	48	60	44	48
MBF Standard Extras	624.00	34	23	65	80	53	47
MEDIBANK PRIVATE Super Extras	673.20	51	15	74	57	46	47
HEALTH PARTNERS Gold Extras	784.80	42	40	55	50	52	47
MUTUAL COMMUNITY General Extras (A) (C)	709.20	46	15	68	59	51	46
MUTUAL COMMUNITY General Extras (C)	709.20	46	15	68	50	51	45
MUTUAL COMMUNITY Standard Extras (A) (C)	448.80	48	0	69	59	18	37
MUTUAL COMMUNITY Standard Extras (C)	448.80	48	0	69	50	18	36
HEALTH PARTNERS Select Extras (D)	524.40	60	0	60	39	11	35
MEDIBANK PRIVATE Special Extras	558.00	39	10	59	42	14	31
SGIC Value Extras	423.60	46	0	68	49	0	31
MBF Young Cover	417.60	18	0	47	80	1	25
MUTUAL COMMUNITY Basic Extras (A) (C)	417.60	12	0	69	30	9	20
MUTUAL COMMUNITY Basic Extras (C)	417.60	12	0	69	25	9	20

(A) Higher benefits available at specified participating providers.

(B) Higher benefits for dental services if this policy is combined with MBF Premium / Elect or Select hospital cover. The score doesn't reflect the higher benefit.

(C) Benefit limits increase with length of membership. The score doesn't reflect the higher benefits.

(D) You can only use specified participating providers.

Best buys: Northern Territory

Excess options available

NT: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
MBF Select Extras 80% (A)	768.00	63 (A)	67	77	80	53	66
TERRITORY MUTUAL Premier (B)	991.20	50	18	81	77	64	55
MBF Classic Extras	540.00	46	27	77	80	53	53
MBF Select Extras 60% (A)	598.80	47 (A)	60	58	60	42	52
MBF Standard Extras	469.20	40	23	77	80	53	51
TERRITORY MUTUAL General Extras (B)	667.20	46	15	70	54	54	46
MEDIBANK PRIVATE Super Extras	524.40	52	12	63	62	35	44
MEDIBANK PRIVATE Special Extras	406.80	39	10	44	42	21	31
MBF Young Cover	340.80	18	0	47	80	1	25
TERRITORY MUTUAL Standard Extras (B)	417.60	12	0	63	54	18	25
TERRITORY MUTUAL Basic Extras (B)	364.80	12	0	70	28	9	20

(A) Higher benefits for dental services if this policy is combined with MBF Premium / Elect or Select hospital cover. The score doesn't reflect the higher benefit.

(B) Benefit limits increase with length of membership. The score doesn't reflect the higher benefits.

SA: Hospital cover

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Fund / scheme (in rank order)	Annual family premium cost (\$) (excess in brackets)	How often excess applies each year	Free of excess in day / public hospitals	Hospitals you can use: metro / regional / day	Limits or exclusions (number of years in brackets)	Hospital cover score (%)
HEALTH PARTNERS Gold Hospital (A)	1987.20; 1712.40 (25); 1554 (50) (A)	(A)	(A)	All / All / All		100
MEDIBANK PRIVATE Blue Ribbon	2074.80; 1826.40 (300); 1690.80 (500); 1503.60 (1000)	1	X / X	25 / 11 / 14		97
MEDIBANK PRIVATE Smart Choice (B)	1867.20; 1617.60 (300); 1483.20 (500); 1296 (1000) (B)	1 (B)	X / X (B)	25 / 11 / 14		97
MBF Classic Hospital (C)	1785.80 (600) (C)	(C)	(C)	28 / 7 / 6		96
MBF Premium / Elect Hospital	2493.60	na	na	28 / 7 / 6		96
MBF Select Hospital (D)	1927.20; 1760.40 (100); 1615.20 (200); 1468.80 (300); 1342.80 (400); 1239.60 (500); 1156.80 (600); 1093.20 (700); 1051.20 (800); 1030.80 (900); 1010.40 (1000) (D)	2 (D)	X / X (D)	28 / 7 / 6		96
LIMITED OR EXCLUSORY POLICIES						
SGIC Hospital Saver (E) (F)	1552.80 (F)	na (F)	na (F)	All / All / All	Limited CS, AR (2)	89
SGIC Top Hospital (E)	1999.20; 1713.60 (300); 1413.60 (600); 1262.40 (900)	1	X / ✓	All / All / All	Limited CS, AR (2)	89
MUTUAL COMMUNITY Family Hospital Cover (under and over 50s) (H) (H)	2185.20; 1652.40 (200) (H)	3 (H)	X / X (H)	20 / 8 / 7	Limited CS, AR (2)	84
MEDIBANK PRIVATE Blue Ribbon Saver	1347.60 (300); 1222.80 (500); 963.60 (1000)	1	X / X	25 / 11 / 14	Limited P, R, CB, E, H/K, O, AR, CS	81
MEDIBANK PRIVATE Smart Choice Saver (B)	1191.60 (300); 1065.60 (500); 806.40 (1000) (B)	1 (B)	X / X (B)	25 / 11 / 14	Limited P, R, CB, E, H/K, O, AR, CS	81
MUTUAL COMMUNITY Hospital Economy Cover (H)	1272 (300) (H)	3 (H)	X / X (H)	20 / 8 / 7	Limited O, AR, H, P, R (2)	75

na Not applicable.

(A) Optional co-payments, called excesses by the fund, apply up to \$500 for the \$25 co-payment or \$1000 for the \$50 one, per year, including in public and day hospitals.

(B) For every admission, a \$50 co-payment applies in a shared ward of a private hospital or a private room in a public hospital, or \$80 for a private room in a private hospital, up to \$280 per admission. It doesn't apply in a day hospital.

(C) A \$600 'co-payment' (the fund doesn't call it an excess) applies to each claim, except in public hospitals.

(D) A \$50 per night co-payment applies, up to a maximum of \$250, for every admission to hospital. It doesn't apply in public or day hospitals.

(E) Unmarried children are covered up to 21. For an additional cost, they can be covered until age 23.

(F) A \$25 per day co-payment applies, to a maximum of \$250 per admission. It doesn't apply in public hospitals.

(G) Some benefits are different for under and over 50s. For an extra cost, unmarried children can be covered until age 23.

(H) For an extra cost, Mutual Community offers an 'excess bonus'. In the first year the excess is applied twice instead of three times. In following years the excess reduces by half an excess each year.

NT: Hospital cover

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Fund / scheme (in rank order)	Annual family premium cost (\$) (excess in brackets)	How often excess applies each year	Free of excess in day / public hospitals	Hospitals you can use: metro / regional / day	Limits or exclusions (number of years in brackets)	Hospital cover score (%)
MBF Classic Hospital (A)	1008 (400) (A)	(A)	(A)	1 / 0 / 0		100
MBF Premium / Elect Hospital	1429.20	na	na	1 / 0 / 0		100
MBF Select Hospital (B)	1082.40; 927.60 (100); 801.60 (200); 698.40 (300); 614.40 (400); 552 (500); 510 (600); 478.80 (700); 447.60 (800); 427.20 (900); 406.80 (1000) (B)	2 (B)	X / X (B)	1 / 0 / 0		100
MEDIBANK PRIVATE Blue Ribbon	1218; 952.80 (300); 822 (500); 624 (1000)	1	X / X	1 / 0 / 0		97
MEDIBANK PRIVATE Smart Choice (C)	1029.60; 800.40 (300); 664.80 (500); 457.20 (1000) (C)	1 (C)	X / X (C)	1 / 0 / 0		97
LIMITED OR EXCLUSORY POLICIES						
TERRITORY MUTUAL Family Cover (over and under 50s) (D) (E) (F)	1282.80; 943.20 (200) (F)	3 (F)	X / X (F)	1 / 0 / 0	Limited H, AR (2)	90
MEDIBANK PRIVATE Blue Ribbon Saver	922.80 (300); 793.20 (500); 585.60 (1000)	1	X / X	1 / 0 / 0	Limited P, R, C, E, H/K, O, AR, CS	81
MEDIBANK PRIVATE Smart Choice Saver (C)	686.40 (300); 578.40 (500); 375.60 (1000) (C)	1 (C)	X / X (C)	1 / 0 / 0	Limited P, R, C, E, H/K, O, AR, CS	81
TERRITORY MUTUAL Hospital Economy Cover (F)	860.40 (300) (F)	3 (F)	X / X (F)	1 / 0 / 0	Limited O, AR, H, P, R (2)	81

na Not applicable.

(A) A \$400 'co-payment' (the fund doesn't call it an excess) applies to every claim, except in public hospitals.

(B) A \$50 per night co-payment applies, up to a maximum of \$250, for every admission to hospital. It doesn't apply in public or day hospitals.

(C) For every admission, a \$50 co-payment applies in a shared ward of a private hospital or private room in a public hospital, or \$80 for a private room in a private

hospital, up to \$280 per admission. It doesn't apply in a day hospital.

(D) Some benefits are different for under and over 50s.

(E) Unmarried children are covered up to 21. For an additional cost, they can be covered until age 23.

(F) For an extra cost, Territory Mutual offers an 'excess bonus'. In the first year the excess is applied twice instead of three times. In following years the excess reduces by half an excess per year.

HEALTH INSURANCE

Best buys: Queensland

Excess options available

Hospital cover

- Medibank Private Blue Ribbon
- MBF Premium/Elect

Ancillary cover

- MBF Standard Extras
- MBF Classic Extras

Queensland: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
MBF Select Extras 80% (A)	1052.40	62 (A)	67	76	80	53	66
NATIONAL MUTUAL Premier Extras (B)	1246.80	66	16	80	68	71	59
MBF Classic Extras	692.40	45	27	76	80	53	53
MBF Select Extras 60% (A)	783.60	46 (A)	60	57	56	41	51
MBF Standard Extras	579.60	39	23	76	80	53	51
CREDICARE Top Extras (C)	715.56	47	23	70	73	44	49
NATIONAL MUTUAL General Extras (B)	698.40	45	16	60	63	63	48
MEDIBANK PRIVATE Super Extras	708.00	55	11	63	64	30	44
CREDICARE Basic Extras (C)	475.32	40	16	56	50	30	37
MBF Young Cover	340.80	17	0	47	80	1	24
MEDIBANK PRIVATE Special Extras	453.60	43	10	49	0	9	24
NATIONAL MUTUAL Standard Extras (B)	547.20	10	0	56	59	12	23
NATIONAL MUTUAL Basic Extras (B)	386.40	10	0	47	34	0	15

(A) Higher benefits for dental services if this policy is combined with MBF Premium / Elect or Select Hospital cover. The score doesn't reflect the higher benefits.
(B) Benefit limits for most therapies increase with the length of membership. The score

doesn't reflect the higher benefit.

(C) You must be a member of Credit Union Australia to join this fund. It still counts as an open fund because anyone can join the credit union.

Best buys: Tasmania

Excess options available

Hospital cover

- St Lukes Top Private Hospital

Ancillary cover

- MBF Standard Extras
- MBF Classic Extras

Tasmania: Hospital cover

	1	2	3	4	5	6
Fund / scheme (in rank order)	Annual family premium cost (\$) (excess in brackets)	How often excess applies each year	Free of excess in day / public hospitals	Hospitals you can use metro / regional / day	Limits or exclusions	Hospital cover score (%)
ST LUKES Additional Hospital	2408.40	na	na	3 / 6 / 4		100
ST LUKES Top Private Hospital (A)	1867; 1731.60 (200); 1597.20 (400); 1477.20 (600); 1368 (800); 1263.60 (1000); 1170 (1200); 1082.40 (1400); 998.40 (1600); 926.40 (1800); 853.20 (2000) (A)	1 (A)	x / x (A)	3 / 6 / 4		100
MBF Classic Hospital (B)	1814.40 (400) (B)	(B)	(B)	4 / 5 / 3		98
MBF Premium / Elect Hospital	2368.80	na	na	4 / 5 / 3		98
MBF Select Hospital (C)	1971.60; 1826.40 (100); 1680 (200); 1533.60 (300); 1388.40 (400); 1262.40 (500); 1158.20 (600); 1054.80 (700); 1002 (800); 961.20 (900); 919.20 (1000) (C)	2 (C)	x / x (C)	4 / 5 / 3		98
MEDIBANK PRIVATE Blue Ribbon	2319.60; 2121.60 (300); 1994.40 (500); 1537.20 (1000)	1	x / x	3 / 6 / 3		95
MEDIBANK PRIVATE Smart Choice (D)	1818; 1644 (300); 1572 (500); 1260 (1000) (D)	1 (D)	x / x (D)	3 / 6 / 3		95
LIMITED OR EXCLUSORY POLICIES						
MEDIBANK PRIVATE Blue Ribbon Saver	1449.60 (300); 1347.60 (500); 1021.20 (1000)	1	x / x	3 / 6 / 3	Limited P, R, C, E, H/K, O, AR, CS	80
MEDIBANK PRIVATE Smart Choice Saver (D)	1113.60 (300); 1010.40 (500); 834 (1000) (D)	1 (D)	x / x (D)	3 / 6 / 3	Limited P, R, C, E, H/K, O, AR, CS, S	80

na Not applicable.

(A) The first two people in a family to go into hospital in any calendar year pay half the excess each. Other admissions are free of excesses.

(B) A \$400 'co-payment' (the fund doesn't call it an excess) applies to every claim, except in public hospitals.

(C) A \$50 per night co-payment applies, up to a maximum of \$250, for every admission to hospital. It doesn't apply in public or day hospitals.

(D) For every admission, a \$50 co-payment applies in a shared ward of a private hospital or private room in a public hospital, or \$80 for a private room in a private hospital, up to \$280 per admission. It doesn't apply in day hospitals.

Queensland: Hospital cover

	1	2	3	4	5	6
Fund / scheme (in rank order)	Annual family premium cost (\$) (excess in brackets)	How often excess applies each year	Free of excess in day / public hospitals	Hospitals you can use: metro / regional / day	Limits or exclusions (number of years in brackets)	Hospital cover score (%)
MBF Classic Hospital (A)	1814.40 (600) (A)	(A)	(A)	14 / 29 / 14		97
MBF Premium / Elect	2468.40	na	na	14 / 29 / 14		97
MBF Select Hospital (B)	1964.40; 1788 (100); 1621.20 (200); 1474.80 (300); 1350 (400); 1245.60 (500); 1162.80 (600); 1100.40 (700); 1058.40 (800); 1026 (900); 1005.60 (1000) (B)	2 (B)	x / x (B)	14 / 29 / 14		97
MEDIBANK PRIVATE Blue Ribbon	2110.80; 1885.20; (300); 1776 (500); 1381.20 (1000)	1	✓ / x	16 / 28 / 22		97
MEDIBANK PRIVATE Smart Choice (C)	1770; 1526.40 (300); 1405.20 (500); 1144.80 (1000) (C)	1 (C)	✓ / x (C)	16 / 28 / 22		97
LIMITED OR EXCLUSORY POLICIES						
CREDICARE Table S75 (D) (E)	1175.16 (E)	na (E)	na (E)	14 / 23 / 17	Limited P, R	93
CREDICARE Table S85 (D) (F)	1386.36 (F)	na (F)	na (F)	14 / 23 / 17	Limited P, R	93
CREDICARE Table S100 / E100 (D)	1848.12; 1583.88 (150)	2	x / x	14 / 23 / 17	Limited P, R	93
NATIONAL MUTUAL Family Cover (over and under 50) (G)	2623.20; 1652.40 (200)	3	x / x	9 / 18 / 32	Limited AR, H (2)	91
MEDIBANK PRIVATE Blue Ribbon Saver	1377.60 (300); 1267.20 (500); 1044 (1000)	1	✓ / x	16 / 28 / 22	Limited P, CB, E, R, H/K, O, AR, CS	81
MEDIBANK PRIVATE Smart Choice Saver (C)	1176 (300); 1065.60 (500); 915.60 (1000) (C)	1 (C)	✓ / x (C)	16 / 28 / 22	Limited P, R, CB, E, H/K, O, AR, CS	81
NATIONAL MUTUAL Hospital Economy Cover (H)	1324.80 (300) (H)	3 (H)	x / x (H)	9 / 18 / 32	Limited H (2), O, AR, P, R	78

na Not applicable.

(A) A \$600 'co-payment' (the fund doesn't call it an excess) applies to every claim, except in public hospitals.

(B) A \$50 per night co-payment applies, up to a maximum of \$250, for every admission to hospital. It doesn't apply in public or day hospitals.

(C) For every admission, a \$50 co-payment applies in a shared ward of a private hospital or a private room in a public hospital, or \$80 for a private room in a private hospital, up to \$280 per admission. It doesn't apply in a day hospital.

(D) You must be a member of Credit Union Australia in order to join this fund. It still

counts as an open fund because anyone can join the credit union.

(E) 75% cover for the first 14 days, then 100% cover.

(F) 85% cover for the first 14 days, then 100% cover.

(G) Some benefits are different for under and over 50s. For an extra cost unmarried children can be covered until age 23.

(H) For an extra cost, National Mutual offers an 'excess bonus'. In the first year the excess is applied twice instead of three times. In following years the excess reduces by half an excess per year.

Tasmania: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
MBF Select Extras 80% (A)	787.20	63 (A)	67	80	80	51	67
MBF Classic Extras	499.20	47	27	80	80	51	54
MBF Select Extras 60% (A)	553.20	47 (A)	60	60	60	41	52
MBF Standard Extras	434.40	41	23	80	80	51	51
ST LUKES Extras	572.40	49	17	77	70	26	45
MEDIBANK PRIVATE Super Extras	505.20	44	18	58	68	30	42
MBF Young Cover	319.20	20	0	47	80	1	25
MEDIBANK PRIVATE Special Extras	394.80	39	10	48	0	9	23
ST LUKES Selected Extras	276.00	12	0	61	26	9	18

(A) Higher benefits for dental services if this policy is combined with MBF Premium / Elect or Select hospital cover. The score doesn't reflect the higher benefit.

Best buys: Victoria

Excess options available

Hospital cover

- Medibank Private Blue Ribbon
- Australian Unity Comprehensive Hospital
- IOR Contract Hospital

Ancillary cover

- MBF Classic Extras
- MBF Select Extras
- Australian Unity Super Extras

Victoria: Hospital cover

Victoria: Hospital cover		1	2	3	4	5	6
Fund / scheme (in rank order)	Annual family cost (\$) (excess / co-payment in brackets)	How often excess applies each year	Free of excess and co-payments in day / public hospitals	Hospitals you can use: metro / regional / day	Limits or exclusions (number of years in brackets)	Hospital cover score (%)	
MBF Classic Hospital (A)	1983.60 (600) (A)	(A)	(A)	51 / 19 / 4		95	
MBF Premium / Elect Hospital	2665.20	na	na / na	51 / 19 / 4		95	
MBF Select Hospital (B)	2108.40; 1942.80 (100); 1785.60 (200); 1651.20 (300); 1536.00 (400); 1453.20 (500); 1378.80 (600); 1316.40 (700); 1264.80 (800); 1224.00 (900); 1192.80 (1000) (B)	2 (B)	X / X (B)	51 / 19 / 4		95	
MEDIBANK PRIVATE Blue Ribbon	2545.20; 2316.00 (300); 2163.60 (500); 1664.40 (1000)	1	✓ / X	57 / 22 / 16		93	
MEDIBANK PRIVATE Smart Choice (C)	1809.60; 1581.60 (300); 1428.00 (500); 956.40 (1000) (C)	1 (C)	✓ / X (C)	57 / 22 / 16		93	
AUSTRALIAN UNITY Comprehensive Hospital (D)	2526.00; 2251.20 (150); 2071.20 (250); 1767.60 (500); 1268.40 (1000); 2406.00 (0/15); 2126.40 (150/15); 1946.40 (250/15); 1642.80 (500/15); 2077.20 (0/55); 1876.80 (150/55); 1707.60 (250/55); 1447.20 (500/55) (D)	2 (D)	X / X (D)	53 / 17 / 21		91	
AUSTRALIAN UNITY Smart Families Hospital (E) (F)	3444 (0/55); 3175.20 (150/55) (F)	2 (F)	X / X (F)	53 / 17 / 21		91	
IOR Contract Hospital	2402.40	na	na / na	43 / 10 / 16		86	
LIMITED OR EXCLUSORY POLICIES							
HBA Hospital Cover (under and over 50s) (G) (H) (J)	2560.80; 1867.20 (200) (H)	3 (H)	X / X (H)	39 / 15 / 20	Limited AR, H (2)	85	
LATROBE Loyal members	1773.36 (300)	2	X / X	56 / 32 / 11	Limited O, P, H/K, R, AR (2)	84	
IOR Top Hospital	2618.40; 2391.60 (200); 2055.60 (500); 1843.20 (750); 1782 (1000)	1	X / X	43 / 10 / 16	Limited P, R, CS	83	
LATROBE 100% Hospital Cover (K)	2308.80; 1923.60 (150); 1716.00 (250); 1393.20 (500); 1143.60 (750); 1040.40 (1000); 1223.04 (1500); 1019.52 (2000) (K)	2 (K)	X / X (K)	56 / 32 / 11	Limited O, P, H/K, R (2)	81	
MEDIBANK PRIVATE Blue Ribbon Saver	1780.70 (300); 1630.80 (500); 1196.40 (1000)	1	✓ / X	57 / 22 / 16	Limited P, R, CB, E, H/K, O, CS, AR	80	
MEDIBANK PRIVATE Smart Choice Saver (C)	1266.00 (300); 1113.60 (500); 832.80 (1000) (C)	2 (C)	✓ / X (C)	57 / 22 / 16	Limited P, R, CB, E, H/K, O, CS, AR	80	
HBA Hospital Economy Cover (H)	1387.20 (300) (H)	3 (H)	X / X (H)	39 / 15 / 20	Limited O, R, P, H/K (2)	76	
AUSTRALIAN UNITY Selective Hospital (no obstetrics) (F)	1932 (0/55); 1742.40 (150/55) (F)	2 (F)	X / X (F)	53 / 17 / 21	Excluded O	75	
AUSTRALIAN UNITY Smart Families Hospital (no obstetrics) (F)	2630.40 (0/55); 2376.00 (150/55) (F)	2 (F)	X / X (F)	53 / 17 / 21	Excluded O	75	
GMHBA 100% Hospital Cover	2176.80; 2068.80 (100); 2013.60 (150); 1920.00 (200); 1828.80 (250); 1492.80 (500); 1075.20 (1000)	2	0.5 / 0.5 (L)	53 / 15 / 13	Limited CS, AR, O, H/K, P, R (2)	74	

na Not applicable.

(A) A \$600 'co-payment' (the fund doesn't call it an excess) applies to every claim, except in public hospitals.

(B) A \$50 per night co-payment applies, up to a maximum of \$250, for every admission to hospital. It doesn't apply in public or day hospitals.

(C) For every admission, a \$50 co-payment applies in a shared ward of a private hospital or private room in a public hospital, or \$80 for a private room in a private hospital, up to \$280 per admission. It doesn't apply to day hospitals.

(D) The \$1000 excess only applies once; the co-payments apply to every admission, except in day hospitals.

(E) Includes similarly named ancillary cover.

(F) The \$55 co-payment applies to every admission, except to a day hospital.

(G) Some benefits are different for under and over 50s.

(H) For an extra cost, HBA offers an 'excess bonus'. In the first year the excess is applied twice instead of three times. In following years the excess reduces by half an excess each year.

(J) Unmarried children are covered up to 21. For an additional cost, they can be covered until age 23.

(K) The \$1500 and \$2000 excesses are applied only once.

(L) Half the excess applies in day and public hospitals.

Victoria: Ancillary cover

	7	8	9	10	11	12	13
Fund / scheme (in rank order)	Annual family cost (\$)	Dental score (%)	Orthodontics score (%)	Optical score (%)	Physio / chiro score (%)	Others score (%)	Overall score (%)
AUSTRALIAN UNITY Super Extras	1238.40	79	67	80	80	66	74
MBF Select Extras 80% (A)	1116.00	66 (A)	67	66	80	45	64
HBA Premier Extras (B) (C)	1480.80	68	16	84	83	73	63
HBA Premier Extras (C)	1480.80	68	16	80	74	73	61
LATROBE Premier Gold	1304.16	55	20	100	95	49	60
GMHBA Gold	880.80	50	10	89	70	52	51
MBF Classic Extras	758.40	48	27	66	80	45	51
MBF Select Extras 60% (A)	760.80	50 (A)	60	49	60	36	51
MBF Standard Extras	674.40	42	23	66	80	45	48
HBA General Extras (B) (C)	798.00	46	16	62	62	55	47
HBA General Extras (C)	798.00	46	16	55	54	55	44
AUSTRALIAN UNITY Comprehensive Cover	774.00	43	13	47	62	48	41
MEDIBANK PRIVATE Super Extras	618.00	46	20	54	51	38	41
GMHBA Dental Plus 3	844.80	37	10	63	58	35	38
GMHBA Dental Plus 1	717.60	37	8	63	58	35	38
LATROBE Family Care Extras	952.56	46	13	58	54	16	36
GMHBA Dental Plus 2	753.60	37	10	63	57	21	35
LATROBE Premier	836.16	46	13	58	54	8	35
LATROBE Premier Plus	759.60	46	13	58	54	8	35
HBA Standard Extras (B) (C)	615.60	46	0	56	62	11	34
HBA Standard Extras (C)	615.60	46	0	56	54	14	33
GMHBA Sports Pak	513.60	37	8	63	32	9	29
AUSTRALIAN UNITY Ancillary Cover (no dental)	448.80	0	0	75	47	49	28
AUSTRALIAN UNITY Smart Families (D)	With hospital (D)	17	13	47	62	18	28
HBA Basic Extras (B) (C)	442.80	41	12	47	31	0	26
HBA Basic Extras (B)	442.80	41	12	46	27	0	26
MEDIBANK PRIVATE Special Extras	358.80	39	0	47	20	16	25
MBF Young Cover	382.80	18	0	47	80	1	25
LATROBE Singles Extras	356.40	12	0	58	54	9	22
LATROBE Premier Family	473.76	12	0	58	54	4	21
LATROBE Couples Extras	392.88	12	0	58	54	2	21
LATROBE Extras	555.12	0	0	58	54	8	18

(A) Higher benefits for dental services if this policy is combined with MBF Premium / Elect or Select hospital cover. The score doesn't reflect the higher benefit.

(B) Higher benefits available at specified participating providers.

(C) Benefit limits increase with length of membership. The score doesn't reflect the higher benefit.

(D) You can only take this with the similarly named hospital cover.

Restricted funds

Some health funds offer membership through employment groups, professional associations or unions. These are known as restricted funds.

We've included some of these in the results of our survey of claims satisfaction, but not in our analysis of products because of their limited membership. If you're eligible to join a restricted fund, compare it to the open funds available in your state.

The six largest restricted funds are:

- Government Employees: 1300 366 868.
- NSW Teachers Federation Health Society, 1800 222 221 or 9264 2011 in Sydney.
- Army Health Benefits Society (AHBS), 1800 335 425 or 9291 1000 in Melbourne.
- Commonwealth Bank Health Society (CBHS), 1300 654 123.
- Queensland Teachers Union Health Society, 1800 779 413 or 3259 5821 in Brisbane.
- Railway & Transport Employees Friendly Society Health Fund, 1800 816 625 or 9745 3900 in Sydney.

Contacting the funds

- Australian Unity: 13 29 39.
- Credicare: (07) 3365 0022.
- GMHBA: 1800 032 336.
- HBA: 1800 815 888.
- HBF: 1800 198 066 or 9265 6565 in Perth.
- HCF: 13 14 39.
- Health Partners: 1800 182 322 or 8223 7588 in Adelaide.
- HIF: 1800 998 113.
- IOR: 1800 803 784.
- Latrobe: 1800 013 996.
- Manchester Unity: 13 13 72.
- MBF: 13 11 37.
- Medibank Private: 13 23 31.
- Mutual Community: 1800 815 888.
- National Mutual: 1800 815 888.
- NIB: 1800 626 484.
- SGIC: 13 32 34.
- St Lukes: (03) 6331 9255.
- Territory Mutual: 1800 815 888.

Window cleaners



IN BRIEF

- Windex outperformed the other window cleaners for effectiveness and ease of use, followed by Jif.
- Two home-made cleaners performed just as well as the 'no-name' commercial products.

SEVENTY-TWO CHOICE READERS trialled window cleaners to find the most effective and easiest to use product. Their findings:

- **WINDEX** was the clear winner: it had the best cleaning performance, was the easiest to use and required the least effort. The only drawback for trialists was the smell of ammonia, which some found overpowering. They were cleaning windows outdoors — with inside windows, the fumes may have been even more of a concern.
- **JIF Glass Plus** also performed well, and trialists generally liked its smell.
- The three 'no-name' products were much of a muchness, all being slightly less effective than **WINDEX** or **JIF** and less easy to use.
- We made up two mixtures (see the profiles on page 33) and tested them against the commercial products. Opinions were very mixed: trialists seemed to love

them or hate them. Overall they performed just as well as the 'no-name' products: **NO FRILLS** just beat them for cleaning effectiveness, but otherwise trialists found little difference. If you're out to save money or prefer using ordinary household chemicals for cleaning, you could try one of these recipes.

WHAT TO BUY

WINDEX	\$3.10
JIF Glass Plus	\$3.00

Our trial

We bought five widely available window cleaners and made up two home-made mixtures. (Note: **AJAX** also makes a window cleaner, but was changing the formulation around the time of the trial, so we couldn't include it.)

Seventy-two CHOICE readers trialled each window cleaner according to the instructions on the packaging. The brand names were disguised, and they used one per week (in a specified order) for seven weeks. CHOICE would like to thank all the people who took part in the trial.

The trialists rated each product for:

- How effectively the cleaner removed dirt and grime from the window.
- Whether there were streaks after cleaning.
- How much effort was needed to remove streaks.
- How easy and convenient the product was to use.

Overall score

The overall score was weighted as follows:

- Removing dirt and grime: 30%.
- Leaving windows streak-free: 30%.
- Effort required to remove dirt, grime and streaks: 20%.
- Convenience/ease of use: 20%.

Window cleaners

Brand (in rank order)	Manufacturer / distributor	Origin	Price paid (\$)	Removing dirt/grime score (%)	Leaving streak-free score (%)	Effort score (%)	Convenience score (%)	Overall score (%)
WINDEX	SC Johnson & Son	Australia	3.10	81	77	69	86	78
JIF Glass Plus	Lever Rexona	Australia	3.00	77	72	62	81	73
NO FRILLS Window cleaner	Franklins	Australia	1.35	74	64	57	78	68
HOME BRAND Window & Glass cleaner	Woolworths/Safeway	Australia	1.25	67	65	57	78	67
HOME-MADE mix 1 (A)	na	na	na	69	65	56	72	66
HOME-MADE mix 2 (B)	na	na	na	66	64	56	74	65
SAVINGS Window cleaner	Coles	Australia	1.25	68	61	58	75	65

na Not applicable.

(A) Cloudy ammonia, meths and soap flakes dissolved in warm water; see page 33 for the recipe.

(B) Vinegar and water; see page 33 for the recipe.

PROFILES

The window cleaners are profiled in rank order — top to bottom, left to right.

WINDEX

- Best for all the criteria the trialists scored (see the table).
- Container was the easiest to use.
- Has a strong smell.

Trialists' comments:

"An excellent product — I would definitely purchase it. Design of the container is great ... and cleaning was very easy. The windows looked crystal clean!"

"Strong smell, not very pleasant."



JIF Glass Plus

- Good performance overall.
- Pleasant smell.
- Bottle is a good shape and trigger easy to use.
- Reactions were mixed: a few trialists said it took a fair bit of effort to get glass really clean and streak-free.

Trialists' comments:

"The product was very good and I would consider purchasing it. The design of the bottle and trigger spray made it very easy to use. It has a lovely fresh smell, the window looked and smelt clean."

"Used a lot of it to get grime off window, and needed to rub it with newspaper to get all the streaks off."

NO FRILLS Window cleaner

- Best of the no-name products at removing dirt and grime.
- Trigger spray made it easy to use.
- Pleasant smell.
- Some trialists thought it took a fair bit of effort to dry the window and get rid of streaks.

Trialists' comments:

"Easy to use, adequate performance."

"Only an average performer. Leaves streaks, which I found hard to remove."

HOME BRAND Window & Glass cleaner

- Pleasant smell.
- Some trialists thought it cleaned and removed streaks easily, while others found it needed a fair bit of effort.
- The bottle shape and pump spray action made it awkward to use.

Trialists' comments:

"Product performed reasonably well, with minimal effort required."

"Bottle not a good shape — uncomfortable to use."

Home-made mixture 1*

(Mix 50 mL cloudy ammonia, 1 cup of methylated spirits and 1 tbsp pure soap flakes dissolved in 6 litres of warm water. Pour into a spray bottle.)

- Although trialists on average gave it scores similar to the no-name products, their comments showed very mixed opinions on its efficacy.

Trialists' comments:

"An excellent product ... glass came up clean very quickly and no smearing. It would definitely be on my shopping list."

"Ineffective, but reasonable results can be achieved with lots of elbow grease. Wouldn't purchase."

* Both home-made recipes were taken from *How to clean practically anything*, by Sydney Pemberton, published by CHOICE Books — see the catalogue with this issue of CHOICE for purchase details.

Home-made mixture 2*

(Mix 1 cup of white vinegar with 4 litres of water. Pour into a spray bottle.)

- Trialists rated it very similarly to the other home-made cleaner, with equally mixed opinions.

Trialists' comments:

"Easy to use, and the window is clear and sparkles almost instantly."

"This product only removes dust easily. Anything heavier required a lot of effort for little effect and left it very streaky."

SAVINGS Window cleaner

- Required a fair bit of effort.
- The bottle shape and pump spray action made it awkward to use.
- Some trialists thought it was too watery.

Trialists' comments:

"Quite good for dirt and grime, but a fair bit of work was needed to get rid of streaks."

"It was very watery and took many attempts to clean."



Maree enjoyed being part of the trial and said she'd certainly do it again. "I thought it was a really interesting exercise, comparing all the different products with the ones I usually use. If you're just buying them in a supermarket, you can't try them all, and this was a great way to do it."



Maureen also enjoyed the trial and said that although there wasn't much difference between the cleaners, she preferred the trigger packs. "When you have a busy lifestyle you need cleaning products that are easy to use."

A different approach to cleaning

Home-made cleaners using everyday household chemicals work well enough to

IN BRIEF

■ Home-made cleaners are cheaper, and you're aware of what chemicals you're dealing with. Some people find them effective enough; others don't. And some just find them too much like hard work.

satisfy many people, but often require a bit more effort.

WHEN PLANNING OUR SUBSCRIBER trial of window cleaners (see page 32) and bathroom cleaners (coming next month), we also asked you (through a *Can you help?* in CHOICE) if you had non-commercial cleaning 'recipes' you'd recommend. Thanks to the many of you who wrote to us with your ideas and experiences.

We haven't printed the recipes here: we haven't tested them ourselves (except for the two in our window cleaners trial), and many of them are easily available from other magazines and books. But we were interested in why you try non-commercial cleaning products, and in your verdict on them.

Why make your own?

Subscribers gave a variety of reasons for avoiding commercial cleaners, including:

■ **Health and safety concerns:** This was particularly a factor for people with sensitive skin or reactions to certain chemicals. There are also risks associated with storing poisonous, corrosive and/or flammable chemicals around the home. Every year, thousands of people are poisoned by household cleaners, including bleach, disinfectant, oven cleaner and drain cleaner, and others suffer the effects of contact with skin and inhaling their fumes.

■ **Rural residents:** If you have a septic tank or aerobic waste treatment system, you have to be careful not to harm the bacteria and other microbes that break down waste.

■ **Environmental concerns:** Some subscribers were worried about the impact on the environment of the manufacture, use and disposal of the chemicals in commercial cleaners. However, most of the alternative cleaners they suggested using also have some environmental impact: although they may be less polluting than commercial cleaners, energy is still required in their manufacture, with associated production of greenhouse gases.

While there has been very little comparison of the overall environmental effects of alternative versus commercial cleaning products, a recent life cycle analysis comparing plant-based detergents with regular petroleum-based detergents found that the plant ones appeared less harmful to the environment.

■ **Cost:** Some of you simply thought commercial products weren't worth the money when you could make your own.

Safe, simple and smells good, left, probably sums up many subscribers' reasons for doing it themselves when it comes to cleaning products.



About two years ago, after working on a project in the area of occupational health and industrial hygiene, Judith Bakewell of Perth became very concerned about health aspects of cleaning products.

"I learnt how to read labels, and realised just what I was using. These chemicals are treated with great respect in the industrial arena, but not so domestically.

"Then one day I was writing a shopping list and found I had listed four different cleaning products and there were already three others in the cupboard. I wondered why I 'needed' so many — including some with dangerous ingredients which needed careful handling."

So she bought a couple of books with recipes for simple cleaners and gave them a try.

"I've found that I regularly use one general-purpose cleaner made from soap, vinegar and essential oils in the kitchen and bathroom, and pure soap for washing dishes. They work, smell pleasant and are cheap. For other, irregular cleaning jobs I check the books and make up something appropriate.

"I find that surfaces don't shine like they did with the commercial cleaners, but that's not important to me. What matters more is that I don't get skin reactions any more, there's no chance of toxic fumes and it all smells good."

Basic ingredients

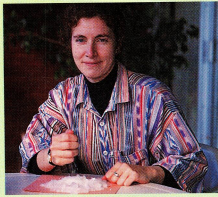
Most of the home-grown cleaners subscribers wrote to us about contained one or more of the following ingredients.

■ **Ammonia:** A powerful alkaline cleaner and a common ingredient in commercial cleaners. Although it's relatively harmless to the environment, energy is used



"Bicarb soda is the most effective and inexpensive cleaning agent I have used. Vinegar and methylated spirits are also great."

Janice Walker, NSW.



"The only product I swear by is washing soda — it strips grease and dirt like nothing else. At around \$2 a packet, it's a good economical cleaner which beats expensive chemical sprays hands down."

Jenny Moses, NSW.



"[Half a cup of vinegar in a bucket of hot water] is cheap, environmentally friendly and gives the floor a wonderful shine."

Kerry Thatcher, Queensland.

to make it. Its fumes are very strong, so don't inhale the vapour.

■ **'Essential oils':** The majority of these (such as lavender, tea tree, eucalyptus, lemon, thyme and bergamot) are mildly antibacterial and have a pleasant fragrance. You need to store them carefully — some of them, such as eucalyptus and tea tree oil, can be toxic if swallowed.

■ **Lemon juice:** May remove some stains from benches, etc, and leaves a pleasant fragrance.

■ **Methylated spirits:** Basically a form of alcohol (with additives that make it unpalatable to drink and poisonous), which acts as a solvent. It's toxic to plant and animal life, so never tip large quantities down any drain. Phone your local council for disposal advice.

■ **Pure soap flakes ('household soap'):** Made from vegetable or animal fats, and useful for many cleaning and washing jobs instead of detergent. CHOICE doesn't recommend using it regularly in your washing machine, as you need warm to hot water (which uses more energy than cold water), and it can leave a build-up in the machine. If you do use it, manufacturers recommend doing a hot wash with regular detergent every 10–12 weeks.

■ **Salt:** A mild abrasive and disinfectant.

■ **Sodium bicarbonate (also known as bicarb):** A mild alkali that cleans, removes stains from hard surfaces by acting as a mild abrasive, and deodorises. Although it's non-polluting, it requires quite a lot of energy to make.

■ **Vinegar:** A weak acid, the white vinegar found in supermarkets is generally made from fermented sugar cane.

■ **Washing soda:** A crystalline form of sodium carbonate. It's a mild alkali, and helps cut through

grease and soften water. Although its effects are thought to be more environmentally benign than commercial cleaners, its production is probably no less taxing. It can irritate skin and eyes, and is moderately toxic if swallowed.

While many of the chemicals in commercial cleaners may leave you worried about their health, safety and environmental effects (and their cost), it's worth knowing what you're dealing with if you decide to start being your own amateur chemist.

Rave reviews

Some of our subscribers were very satisfied with their home-made cleaners (see above). As you can see in our trial of window cleaners (page 32), though, not all subscribers felt that way. Of the vinegar and water mix, one trialist said:

"This product only removes dust. Anything heavier required a lot of effort for little effect and left it very streaky."

On the other hand, another liked it:

"Easy to use, and the window is clear and sparkles almost instantly."

There were similarly mixed feelings about the second home-made product in the trial, a mixture of ammonia, meths, soap flakes and water, probably summed up by one comment:

"Ineffective, but reasonable results can be achieved with lots of elbow grease."

This may be the crux of using home-made products: what you think about their effectiveness vs their ease of use vs their smell, environmental impact, cost, safety, etc. For some people they're acceptably effective, cheap, safer and may well have less environmental impact; for others, they're hard work and not effective enough. □

How to clean practically anything

If you want to know more about home-made recipes and cleaning tips generally, try this book. It's published by CHOICE Books and you'll find details of it in the catalogue with this issue of CHOICE.





Super stepping stones

Retirement savings accounts are one of the new products on the 'super' market. But are

they right for you?



employer isn't required to pay your super into a particular RSA, you could try to make an informal agreement to do so.

Super savings

RSAs are designed for people who change jobs frequently, have interrupted work patterns or who work part-time. In any of these situations you're likely to have a number of super funds scattered around with only small amounts of money in each.

Management and administration fees aren't allowed to exceed earnings on super accounts containing less than \$1000, but it's still advantageous to consolidate them into one account.

For example, you may earn \$25 in interest on the \$500 you have in a super fund over one year, but it could cost the provider \$40 in administration fees. It's allowed to recoup that \$25 — which may leave you with no growth but at least it won't cut into your contributions. If you have several super funds, all with a balance less than \$1000, you'll be paying several sets of administration fees, so it makes sense to consolidate them all into one RSA. Some RSA providers waive all fees for balances less than \$1000, so it's worth checking.

As in other super funds, the money in an RSA is generally 'preserved' until you retire (at 55 or over; the government is gradually increasing this age limit to 60) or your death, so you can't withdraw it for your own personal use. You can, however, move the funds into another RSA, super fund or rollover fund at any time.

Where RSAs are not so super

RSAs are best as a short-term measure: at the beginning of your career when you haven't accumulated much super; at the end of it when you're nearing retirement and want a safe place for your money; or at any time you need to park your funds between jobs while you consider your situation.

However, they're not a good option for the long term because their interest rates are low compared with the returns on most employer, corporate or industry super funds. While returns on these funds vary, depending on their annual performance and what they invest in, they're generally higher than

IN BRIEF

- Retirement savings accounts (RSAs) are low-cost and easily accessible deposit accounts for super payments that help people save for their retirement.
- However, they also pay low interest, so they're not suitable for the long term.
- If you're considering an RSA, check whether insurance and disability cover are included.

SUPERANNUATION MAY SOMETIMES seem easier to ignore because it's just too complicated to understand. But there's at least one relatively simple option for some people: the retirement savings account (RSA).

An RSA is a superannuation-style account which banks, credit unions and insurance companies began marketing around the middle of last year and which are designed for you to 'park' your super in.

The safety of RSAs lies in the fact they're capital-guaranteed products. You can't lose money in them, unlike in super funds that invest in riskier shares or property and are more volatile.

RSAs are also flexible as, like bank accounts, you don't have to change your RSA when you change jobs — which usually isn't the case with employer-sponsored super funds. Your RSA also doesn't have to be with the same financial institution as the account your salary is paid into. Although your

the interest rates paid by the major banks on RSAs — currently RSAs deliver between 3% and about 6% (see the table below for the offerings from the big four banks), depending on how much you have to invest.

How it works

Following are three scenarios showing how you might use an RSA, and the associated costs and benefits.

John, Sally and Tom have the same income and super contributions throughout their working lives (age 21 to 65), with their incomes increasing at the same rate as inflation. For the first five years they pay their super into the same RSA, incurring the same level of fees. After five years they have each accumulated around \$10,000.

They then do different things with the \$10,000 and their future super contributions, producing widely different outcomes. (The underlying calculations for the three scenarios below are fairly complex and take into account factors such as tax and inflation, but the lesson is in the variations in the 'real' return and benefit, which are what the three would end up with in today's dollars.)

Scenario 1: John stays in the RSA for his entire working life.

- Return (RSA): 5%
- Inflation: 4%
- Real return (RSA): 1%
- Final real benefit: Around \$165,000.

Scenario 2: Sally starts and finishes her working life in an RSA, but switches to a managed super fund for the interim.

- Return (RSA): 5%
- Return (fund): 8%
- Inflation: 4%
- Real return (RSA): 1%

RSAs with the big four banks

Bank	Ongoing fees* (\$)	Transaction charges (\$)	Investment management fee (% pa)	Interest paid on balances (% pa)			
				<\$1000	<\$5000	<\$10,000	>\$10,000
ANZ (A)	55.80 pa (B)	0	0.75	3	3	3	3
COMMONWEALTH	24 pa (C)	0	0	3	4	5	5
NAB	2.50 / mth (C)	30 (D)	0	3 (E)	4 (E)	4 (E)	5.5 (E)
WESTPAC	2 / mth	0	0	3	4	5	5.5

* No account fees charged on balances below \$1000.

(A) The ANZ product listed here is not an RSA but a super account that provides many of the features of an RSA. Its interest rate is also real, being after tax and fees/charges.

(B) Charged on a pro-rata basis on October 1 and indexed to increase with the Consumer Price Index.

(C) Charged on a pro-rata basis on June 30 and at account closure.

A super choice

The Federal Government has been considering 'super choice' legislation for some time now; the idea is to enable employees to choose the super fund they'd like their money to be paid into. While some funds offer this choice already, it doesn't look as if the legislation will happen for some time yet, but it's worth knowing what kinds of super fund are available.

Types of fund include:

- RSAs and capital-guaranteed funds.
- 'Public-offer' funds, from external financial providers such as a fund manager.
- Employer-sponsored funds.
- Industry-based funds.

CHOICE believes certain requirements must be met before super choice is introduced nationally. These should include:

- Minimum standards for default funds (those funds to which employees' super will be forwarded if they don't choose a fund themselves), such as insurance and long-term capital growth.
- Adequate resources for consumer protection regulation.
- The establishment of a complaints-handling organisation.
- An increase in funding for super education and information programs.

- Real return (fund): 4%
- Final real benefit: Around \$255,000.

Scenario 3: Tom starts and finishes his working life in an RSA but is in a higher-return, higher-risk fund for the interim.

- Return (RSA): 5%
- Return (fund): 10.5%
- Inflation: 4%
- Real return (RSA): 1%
- Real return (fund): 6.5%
- Final real benefit: Around \$390,000.

As you can see, Tom wins out by making well over double the amount of John's conservative choice. Of course, he's also taking more risks with his money and a poorer return from his fund could have seen him lose some or all of it. Some people might prefer Sally's safer option of a fund that has less risk but lower returns. □

Life or disability insurance

If you're considering an RSA, check whether the fund covers you for life insurance or disability cover — not all of them automatically do. Unlike most industry or employer super fund alternatives, you may have to nominate for these add-ons in an RSA.

For example, if you work full-time and hold an RSA with the ANZ bank, you'll be automatically charged \$3.80 a month for death and total and permanent disability (you have to notify the bank in writing if you wish to cancel the insurance). With the Commonwealth, on the other hand, you need to specify you want insurance cover against death, or death and total and permanent disability, for either \$5 or \$10 per month, depending on your age, sex, and the type of cover chosen.

(D) Payable on each withdrawal, except on retirement after 55, permanent incapacity, death, rollover into an NAB subsidiary or an amount greater than \$10,000.

(E) NAB pays different interest on a portion of the balance for amounts over \$1000 — for example, a balance of \$4000 means \$999 at 3% and \$3001 at 4%. This is also called stepped interest rates. Interest rates from Cannex.

Choosing a dryer

Our tests found differences in ease of use, drying speed and features.



IN BRIEF

- The scores for models towards the top of the ratings are close: look for a good price too.
- Features could also help you choose, such as the ability to duct exhaust air away, reverse tumbling or a drying rack.

IF YOU'RE IN THE MARKET FOR A DRYER you'll be interested to learn which ones need more time — and consume more energy — to dry a load of washing. And because it's something you have to do before each and every load, you should also know which dryers have filters that are easy to get to and clean.

Our test looked at 14 models with different load capacities, all under \$500.

Speed and efficiency

The three fastest-drying models — the **SIMPSON Sirocco 500**, 455, and 450 — all took around 25 minutes to dry each kilogram of washing. The slowest models in the test — the **HOOVER 5015D**, and the **SIMPSON Sirocco 350** and 355 — took about six or seven minutes longer to do the same. (All the models were loaded to their full capacity.)

While the scores for energy efficiency vary considerably between models of the same size (see the table, page 40, for details), our calculations show this wouldn't make a big difference to running costs over 10 years. For example, the most efficient of the 5 kg dryers, the **SIMPSON Sirocco 500**, would cost just over \$820 to run (based on 150 full loads a year and paying 12 cents per kWh for electricity). For the same scenario, the least efficient 5 kg machine, the **HOOVER 5020D**, would cost about \$930 to run. That's a saving of \$110 over 10 years — just \$11 a year.

However, there are environmental reasons for using even a little less power, so our scoring takes the difference into account.

Cleaning the filter

Of the dryers we tested, the filters in the five **HOOVER** models are the easiest to reach and remove because

they're located on the dryer door. The **FISHER & PAYKEL AD39** has its filter in the same location, but it requires more force to grip and remove. And with these six dryers, the filter is mounted against a rigid frame that adds sturdy support when you're removing the lint.

The filters in the five **SIMPSON** dryers are hard to reach. They're mounted on the back wall, inside the dryer. This means you have to crouch down to reach in or, if the dryer is mounted off the floor, reach up and in to get to the filter. These filters also lack a good frame and felt more flimsy when removing the lint.

Considering how often you have to remove, clean and replace the filter, its location and ease of use are something to look out for when you're shopping around.

WHAT TO BUY

HOOVER 5010D	\$399
SIMPSON Sirocco 500	\$399

With top marks for drying speed and energy efficiency, the **SIMPSON Sirocco 500** is a good buy if you don't mind having to cope with a filter that's hard to reach and clean. The **HOOVER 5010D**, on the other hand, had a relatively lacklustre score for drying speed, but good energy efficiency and the equal best score for accessing and cleaning the filter.

The **FISHER & PAYKEL AD55**, **SIMPSON Sirocco 450** and 455 are also worth considering, especially if they're competitively priced: their overall scores were very close to those of the two models in the *What to buy* list.

PROFILES

The models in the *What to buy* list are profiled; their overall scores were equal, but they shine in different areas of performance. Prices shown are a good target to aim for when shopping around, based on nationwide checks in May and June 1998. Anything lower is a bargain.

HOOVER 5010D



Target price: \$399

Capacity: 5 kg

Good points

- The filter is on the outside of the door, easily accessible and easy to clean.

- Optional external drying rack.

- Among the best for energy efficiency.

Bad points

- Relatively lacklustre score for drying time.

- Exhaust air can't be ducted to the outside.

- No reverse tumbling.

SIMPSON Sirocco 500



Target price: \$399

Capacity: 5 kg

Good points

- Highest scores for drying time and energy efficiency.

- Reverse tumbling.

Bad points

- The filter is inside and at the back of the drum and difficult to take out and replace. It's also flimsy to hold while wiping off lint.

- When the dryer is switched on, it

starts as soon as the door is closed, which could be a hazard if a child or pet had climbed inside.

WHAT TO LOOK FOR

■ **Automatic dryness sensor:** A sensor detects when the clothes have reached the preset dryness level, ending the drying cycle. Some auto-sensor dryers can be set to different dryness levels, but the **HOOVER 5015D** can't. All the auto-sensing dryers we tested can also run on timers; see column 1 in the table on page 40 for model details.

■ **Multiple temperature settings:** The **FISHER & PAYKEL ED55-U** is the only model in this test that has just one temperature setting. The rest offer either hot or warm, and some offer a third 'no heat' option. The models on test with the 'no heat' option are the **SIMPSON Sirocco 350, 355, 450 and 455**, the **HOOVER 5020D** (only on timer setting) and the **FISHER & PAYKEL ED56-U** (only on timer setting). The temperature settings on both the **HOOVER 5015D** and **5020D** auto-sensing machines can only be changed when the dryer is set on the timer.

■ **Timer settings:** The timers on the **FISHER & PAYKEL ED55-U** and **ED56-U** can only be set to one hour. The **HOOVER 5015D** and **5020D** can be set to half-hour intervals from 30 minutes to 150 minutes. (All these four also have auto-sensors.) The rest of the models tested can be set to any length of time up to 150 or 160 minutes.

■ **Reverse tumbling:** The drum rotation is reversed at regular intervals to minimise tangling and dry the load more evenly. See column 3 in the table for model details.

■ **Crease minimisation:** All the dryers tested have a 10 to 13-minute cooling period at the end of a drying cycle to help minimise creasing. But two models have special 'crease guard' features that, when activated, come on at the end of the cycle: the **FISHER & PAYKEL ED56-U** drum rotates for a short period every five minutes while cool air is blown through, and this will continue for 12 hours unless the dryer is stopped sooner; the **HOOVER 5020D** drum rotates for a few seconds every minute for one hour unless it's stopped.

What about the rest?

■ The **SIMPSON Sirocco 350 and 355** and the **HOOVER 5020D and 5015D** had the lowest scores for both drying speed and energy efficiency, with the two **SIMPSONs** also rating lower for filter cleaning.

■ The **FISHER & PAYKEL AD39** and **HOOVER 3505D and 3510D** shared mediocre marks for drying speed, with the **AD39** faring a bit worse overall because its filter is not as easy to grip and remove, despite being on the door.

■ The **FISHER & PAYKEL ED55-U** and **ED56-U** were mediocre for drying time and energy efficiency, and their filter isn't quite as easy to clean as those in the **HOOVER** models.

■ The remaining three models — the **FISHER & PAYKEL AD55** and **SIMPSON Sirocco 450 and 455** — weren't far behind the two models in the *What to buy* list, and would be worth buying at a competitive price.

■ **Rear air exhaust:** About half the models tested have rear air exhausts (see column 5 in the table), making it possible to connect a venting hose or duct and direct the exhaust outside. Otherwise this warm, humid air can promote mould growth in the room where the dryer is situated, and cause condensation in a colder climate. For all the rear-exhaust models tested, a ducting kit is optional for an extra cost.

■ **Front air exhaust:** While you can't duct air away from a front exhaust, you can place a drying rack over it, using the warm air to dry clothes or other items that can't go in the dryer (see columns 4 and 5 in the table for model details).

■ **Type of controls:** The four auto-sensor dryers (the **FISHER & PAYKEL ED55-U** and **ED56-U**) have touch controls. *Continued overleaf*

Some models can be fitted with an external drying rack. Others can have an internal drying rack that remains stationary while the drum rotates around it (see column 4 in the table for model details).



CLOTHES DRYERS

1

2

3

4

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Size w x h x d (mm)**	Drying cycle	Capacity (kg)	Drum material	Reverse tumbling	Drying rate
equal	HOOVER 5010D	Southcorp	Australia	399	1	570 x 775 x 565	Timer	5.0	Stainless steel		Optional (r)
	SIMPSON Sirocco 500	Email	Australia	399	1	605 x 720 x 540	Timer	5.0	Stainless steel	✓	Optional (r)
	FISHER & PAYKEL AD55	Fisher & Paykel	NZ	389	1 (A)	565 x 795 x 560	Timer	4.5	Stainless steel	✓	Optional (r)
equal	SIMPSON Sirocco 450	Email	Australia	349	1	605 x 720 x 540	Timer	4.5	Colorbond		Optional (r)
	SIMPSON Sirocco 455	Email	Australia	349	1	605 x 720 x 540	Timer	4.5	Stainless steel		Optional (r)
	FISHER & PAYKEL ED55-U	Fisher & Paykel	NZ	399	1 (A)	565 x 795 x 560	Auto-sensing	4.5	Stainless steel	✓	Optional (r)
equal	FISHER & PAYKEL ED56-U	Fisher & Paykel	NZ	469	1 (A)	565 x 795 x 560	Auto-sensing	4.5	Stainless steel	✓	Supplied (r)
	HOOVER 3505D	Southcorp	Australia	299	1	570 x 775 x 460	Timer	3.5	Colorbond		Optional (r)
	HOOVER 3510D	Southcorp	Australia	359	1	570 x 775 x 460	Timer	3.5	Stainless steel		Optional (r)
	FISHER & PAYKEL AD39	Fisher & Paykel	NZ	299	1 (A)	570 x 790 x 440	Timer	3.5	Colorbond		
	HOOVER 5020D	Southcorp	Australia	469	1	570 x 775 x 575	Auto-sensing	5.0	Stainless steel	✓	Supplied (r)
	HOOVER 5015D	Southcorp	Australia	399	1	570 x 775 x 575	Auto-sensing	5.0	Stainless steel		Optional (r)
equal	SIMPSON Sirocco 350	Email	Australia	299	1	605 x 720 x 465	Timer	3.5	Colorbond		
	SIMPSON Sirocco 355	Email	Australia	339	1	605 x 720 x 465	Timer	3.5	Stainless steel		

PAYKEL ED55-U and ED56-U and the HOOVER 5015D and 5020D) are the only models tested that have soft-touch pushbutton controls (like an electronic keypad). The rest have rotary-style knobs.

■ **Delayed start:** The FISHER & PAYKEL ED56-U is the only model we tested that has this feature. It allows you to program the dryer to start in three, six or nine hours.

■ **Key lock:** On the FISHER & PAYKEL ED55-U and ED56-U, you can lock the keypad so the programmed settings can't be accidentally altered. This will also lock the on/off button.

■ **Safety overheat switch:** A switch in the dryer automatically cuts off the power when it senses that the temperature in the drum is over a preset limit. This feature could reduce the risk of fire. All the FISHER & PAYKEL and HOOVER dryers in this test have this feature.

How reliable have subscribers found them?

We asked a group of CHOICE subscribers whether their dryer had needed to be repaired in the previous 12 months, and if they would purchase the same brand again.

Overall, only 12% of respondents reported that their dryer had needed repairs (a relatively good reliability record), and the average cost was about \$60.

The graphs on the right show the results for the brands for which we received sufficient answers (the number in brackets tells you how many readers reported on the brand). Note that the results of the survey cover brands not included in this test, and that we don't have reliability data for all brands on the market.

Percentage not needing repair

Fisher & Paykel (258)	96
Hoover (1065)	92
Westinghouse (83)	92
General Electric (80)	91
Whirlpool (77)	88
Kelvinator (74)	87
Simpson (1131)	82

Percentage who would buy the same brand again

Fisher & Paykel (263)	98
Hoover (1059)	94
Simpson (1139)	93
Whirlpool (72)	93
Kelvinator (73)	92
Westinghouse (86)	92
General Electric (80)	86

For people with a disability

An occupational therapist from the Independent Living Centre assessed the dryers in our test to determine which would be most suitable for use by people with a disability. Important things to look for are:

■ **Panel controls:** Look for controls that are clearly labelled, well spaced and easy to turn or push. The FISHER & PAYKEL ED55-U and ED56-U and the HOOVER 5015D and 5020D are the only models tested that have pushbutton controls (like an electronic keypad). They're easy to activate, but

Make sure the door is easy to open, and look for a filter on or near the door, rather than on the back wall of the dryer. Also check that the filter is easy to pull off and put back. All the HOOVER dryers in this test have easy-to-clean filters located on their doors.

not conceptually as simple to use as the rotary controls on the other models tested. Of the models with pushbutton controls, the FISHER & PAYKELs are the best performers.



	5	5	6	7	7	8	9	10	11	
Air exhaust location	Ducting kit	Filter location	10-year running costs per kg (\$)	Stated star rating	Drying time score (%)	Energy efficiency score (%)	Filter cleaning score (%)	Overall score (%)	Brand / model (in rank order)	
Front		On door	172	★★	55	67	80	67	HOOVER 5010D	equal
Rear	Optional	Inside rear	164	★★★	77	73	50	67	SIMPSON Sirocco 500	
Rear	Optional	Inside front	176	★★	62	64	70	65	FISHER & PAYKEL AD55	
Rear	Optional	Inside rear	169	★★	76	69	50	65	SIMPSON Sirocco 450	equal
Rear	Optional	Inside rear	169	★★	76	69	50	65	SIMPSON Sirocco 455	
Rear	Optional	Inside front	165	★★★	58	60	70	63	FISHER & PAYKEL ED55-U	
Rear	Optional	Inside front	165	★★★	58	60	70	63	FISHER & PAYKEL ED56-U	equal
Front		On door	183	★★	52	58	80	63	HOOVER 3505D	equal
Front		On door	183	★★	52	58	80	63	HOOVER 3510D	
Front		On door	184	★★	55	57	65	59	FISHER & PAYKEL AD39	
Front		On door	186	★★★	51	42	80	58	HOOVER 5020D	
Front		On door	183	★★★	43	44	80	56	HOOVER 5015D	
Rear	Optional	Inside rear	204	★★	43	42	50	45	SIMPSON Sirocco 350	equal
Rear	Optional	Inside rear	204	★★	43	42	50	45	SIMPSON Sirocco 355	

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in May and June 1998.

** Rounded to the next 5 mm.

(A) One additional year's warranty if you send back the supplied Smart Care card.

(B) External rack.

(C) Internal rack.

(D) The manufacturer tells us that an internal drying rack is now optional for the AD55 and ED55-U but is a supplied accessory with the ED56-U. There may still be models in the shops for which a rack will be supplied if you send in a coupon.

1 Drying cycle

Some models have an auto-sensor that stops the drying cycle when the load reaches a preset level of dryness. All the auto-sensing dryers in this test, except the **HOOVER 5015D**, have adjustable dryness levels. All the auto-sensing models can also be run on timer cycles.

2 Drum material

Previous tests we've done indicate that both stainless steel and Colorbond are durable materials as a dryer drum.

3 Reverse tumbling

The drum rotation reverses at regular intervals to minimise tangling and dry the load more evenly.

4 Drying rack

Some models can have an external or internal drying rack.

■ External drying racks can be attached to the front of the dryer, just over the air exhaust or front-venting machine, to dry items that can't go in the machine.

■ Internal drying racks remain stationary while the drum rotates.

5 Air exhaust location / ducting kit

■ A rear air exhaust allows you to vent the warm, moist air outside by installing a hose or duct. This helps avoid condensation and mould if

your dryer is in a poorly ventilated area.

■ Models that exhaust air at the front can't be ducted.

6 Filter location

Filters situated inside the dryer, at the rear, are much harder to get to than filters just inside or on the outside of the door.

7 10-year running costs per kilogram of washing / stated star rating

All the dryers in our test have energy labels that are based on the same Australian standard, but we calculated the running cost figures according to a newer version of the standard that's meant to reflect consumer use more accurately.

We calculated the energy consumption based on 150 full loads per year for 10 years, with an electricity cost of 12 cents per kilowatt hour. As the dryers are different sizes, we've given the 10-year cost per kg of clothes dried, so you can make direct cost comparisons.

The star ratings in the table are what's stated on the dryers' labels, based on the older Australian standard, which was still in force when the labels were issued (and is still a legal alternative now).

8 Drying time score

These scores reflect how long it took to dry each kilogram of washing, as tested under the latest Australian standard. Each model was given a load of washing that matched its capacity.

9 Energy efficiency score

These scores reflect the energy used to dry each kilogram of washing, as tested under the latest Australian standard. Again, each model was given a load of washing that matched its capacity.

10 Filter cleaning score

This was calculated by combining two equally weighted scores:

- Accessibility of the filter.
- Ease of cleaning lint off the filter.

11 Overall score

This was calculated by combining the above three scores, each weighted equally.

Safety

All the dryers tested stop as soon as their doors are opened. Depending on the model, the dryer may automatically switch back on once the door is closed. This could be a hazard if a child or pet climbed in between loads, say.

Other dryers require a button to be pressed to start or restart the cycle. Models in this test with this precaution are the **FISHER & PAYKEL ED55-U** and **ED56-U**, and all five **HOOVER** dryers.

On all the other models in this test, the dryer will start or restart as soon as the door is closed if the controls are on.

Smooth operators?

If you're plugging in an electric sander, you may have a variety of jobs on hand — from taking material off a rough timber plank to giving a smooth finish to the surface

IN BRIEF

■ Different sander types are designed for different tasks (see *The who's who of sanders*, far right). So if you'll be sanding a lot, you'll probably need more than one type of machine.

■ If you need a sander only occasionally, a multi-purpose model may be a reasonable compromise.

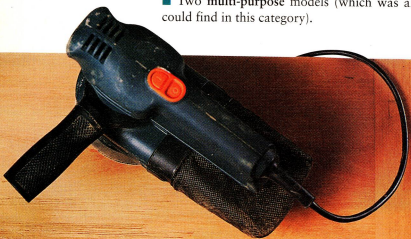
of a delicate piece of furniture. Which sander type and model is best suited for which task?

WHETHER YOU WANT TO BUILD a table, roughen a painted surface before applying a new coat, or strip back a varnished piece of furniture, you'll need to sand it, and you don't want to do it by hand. Electric sanders can help you with most jobs.

The line-up

The test includes widely available models of four sander types used for do-it-yourself jobs (see *The who's who of sanders*, right, for the general differences between the types):

- Five 1/2-sheet models up to \$125 (which is the lower end of the market).
- Four delta-head models up to \$250.
- Four random orbital models up to \$250 (when we bought them), with adjustable speed and a maximum power of 400 watts.
- Two multi-purpose models (which was all we could find in this category).



How well do they work?

We checked how well the sanders performed in some of the most common sanding tasks:

■ **Timber removal:** The test results show that this task is clearly random orbital territory, with the best one (the BOSCH PEX 12 AE) removing 44 g in our five-minute test using relatively coarse 60-grit paper. Even the worst random orbital (the RYOBI HRS115) beat all the other sanders tested, taking off 17.5 g. The worst at timber removal was the BOSCH PDA 100 delta-head, which took off only 4.5 g. See note 6, page 47, for more details.

■ **Performance on painted surfaces:** Sanders can be used to roughen a painted surface before applying a new coat, or to remove paint altogether.

We tested the sanders with medium (100 or 120-grit) paper on both oil- and water-based paints, specifically checking how well they avoided clogging up the sandpaper with paint — a common problem with many sanders.

No sander type stood out on painted surfaces — there were good and poor machines in each type.

Good: The MAKITA 9035 (1/2-sheet), BOSCH PDA 240 E and AEG DSE 260 (deltas) and BOSCH PEX 12 AE and BLACK & DECKER KA190E (random orbitals) removed a lot of paint without clogging up too quickly, and left a smooth finish.

Poor: The BLACK & DECKER KA185 (1/2-sheet) removed the paint slowly and unevenly, providing a relatively poor finish. The lowest speed setting on the METABO DSE 170 (delta) was still so high that it tended to melt the paint. And the sandpaper on the HITACHI FSV 13Y (random orbital) clogged up quickly.

■ **Performance in corners:** We checked how well the sanders can get into and remove timber from a 90° corner.

Good: Corners are generally delta-head sander territory, and the METABO DSE 170 (delta) offered the best corner access, as its head can be rotated. The other deltas came next, but both multi-purpose models and the BOSCH PSS 23 A and AEG VS 230 1/2-sheet sanders also worked well in corners.



Some delta-head sanders come with an extension that allows easier access into narrow spaces.

Random orbital sanders, with their round sanding base, aren't designed for corners, so we didn't include them in this test.

■ Performance on louvres: We checked how well all the delta and multi-purpose sanders accessed and worked on a louvered door. The AEG DSE 260 and the METABO DSE 170 (delta-heads) come with an additional sanding head that extends forwards from the front of the machine. This is supposed to improve access into gaps, crevices and other hard-to-reach areas.

Good: The MAKITA BO4561 (multi-purpose) was outstanding in this test, as its delta tip is very thin and can be fitted with sandpaper on both top and bottom surfaces, allowing easy access to the underside of louvres as well.

Poor: The BLACK & DECKER KA220E (multi-purpose) had limited access to louvres, and its relatively soft delta tip didn't sand very effectively.

■ Smooth finish: With a very fine sandpaper (and with the lowest speed setting on sanders with speed control), all the models tested do a smooth job on an already fairly even surface. That's why we didn't score this aspect in this test. However, sanders with a larger base, such as 1/2-sheet models and random orbitals (though the latter require a bit more skill), are better suited to flattening slightly uneven surfaces.

Handling and comfort

The best performance doesn't help much if the machine is difficult to use or uncomfortable to hold, so we assessed the following:

■ Comfort of the handle

Good: The BLACK & DECKER KA220E multi-purpose sander, all the random orbital and most 1/2-sheet models have two comfortable handles.

Not so good: The RYOBI HS 35 1/2-sheet has the most uncomfortable handles of its type.

The delta sanders don't have proper handles at all — you hold onto their bodies instead. And these are usually quite bulky, particularly the AEG DSE 260.

The MAKITA BO4561 multi-purpose model is a palm-held sander you're supposed to operate with one hand. We found this tiring and uncomfortable.

The who's who of sanders

■ 1/2-sheet sander

This type has a rectangular sanding base that takes sandpaper one third the size of a regular sheet. They're easy to guide and their relatively large surface is very well suited to smoothing slightly uneven surfaces. With some 1/2-sheet sanders you can reach into corners reasonably well. Removing large amounts of material isn't their strength.

■ Delta-head sander

This type has a relatively small, triangular (or delta-shaped) sanding base that's located at one end of the machine (its 'head'). This design makes them ideal for sanding corners, narrow spaces and detail work, but also more difficult to control. Working on large surfaces isn't their strength.

■ Random orbital sander

In addition to the orbital motion of the baseplate that's common to all the sander types tested, the round base of random orbitals also rotates, resulting in very effective material removal. They can give a smooth finish and generally much higher timber removal compared to the other types tested. A disadvantage, however, is that the round base can't reach into corners, and they may require a little more care when sanding.

■ Multi-purpose sander

These are aimed at combining the advantages of several sander types in one machine. Both models tested come with a sanding base that's shaped like an iron (a rectangle with a triangular tip) and can match most of the 1/2-sheet and delta models for timber removal and performance on painted surfaces and in corners.

The BLACK & DECKER also has a round sanding base that can be exchanged for the iron-shaped one, converting it into a random orbital sander. However, its performance can't keep up with the single-function random orbital models tested.



Clockwise, starting on the left: the Black & Decker KA220E multi-purpose sander with two sanding bases, a random orbital, a 1/2-sheet and a delta-head model, and the Makita BO4561 multi-purpose sander.

■ Controls

Sander controls are quite basic: the machines usually have a switch or a trigger and trigger lock; some also have a speed control (see the table on page 46).

Good: The controls on the AEG VS 230 and the BOSCH PSS 23 A 1/2-sheets were easy to use.

Poor: The switches on the AEG DSE 260 (delta) and the MAKITA BO4561 (multi-purpose) were difficult to operate, and the trigger lock of the BLACK & DECKER KA190E (random orbital) is in an awkward position.

■ Vibration and handling

Good: The AEG VS 230 and BOSCH PSS 23 A 1/2-sheet

sanders, the AEG DSE 260 delta-head, the BOSCH PEX 12 AE random orbital and the BLACK & DECKER KA220E multi-purpose model in random orbital mode had only low vibration, making them more comfortable to use.

Poor: Models that vibrate badly can be very tiring over longer periods of time. These included the METABO DSE 170 (delta), and the BLACK & DECKER KA185 (1/2-sheet), KA190E (random orbital), and KA220E (multi-purpose) when using its iron-shaped sanding base. These models can also be difficult to guide over a surface, as they may kick erratically — particularly when you put more weight on them.

The MAKITA BO4561 multi-purpose vibrates when the rectangular part of its sanding base is used. It needs to be tilted forward to use the delta-shaped part, which we found tiring.

■ Changing the sandpaper

All the delta, random orbital and multi-purpose sanders use sandpaper with a Velcro-type backing. This generally makes changing the paper quite easy. However, random orbitals and the BLACK & DECKER

multi-purpose model in random orbital mode require slightly more effort, as you need to align the holes in the paper sheet with those of the dust collection system in the sanding base. It's also important to align the paper precisely with the edge of the base — otherwise the paper may not rotate evenly.

However, with a bit of practice this will still be much easier than the paper attachment methods we found on 1/2-sheet models.

Because they use regular sandpaper, they all have some kind of clamp to hold the paper in place, making changing it more difficult than for the other types.

The clamp on the AEG VS 230 was the worst. It's easily dislodged from its mounting, and putting it back on is quite difficult. The clamp on the MAKITA 9035 is operated by a lever that requires a lot of pressure and may hurt your finger.

You may be able to buy an optional Velcro-type base and the appropriate paper — an investment definitely worth considering, although the sandpaper will be more expensive.

■ Dust collection

Some sanders have a detachable bag or box to collect the sanding dust; others allow you to connect a vacuum cleaner. See note 5, page 47, for details.

Sandpaper

Sandpaper comes in different grades, indicated by numbers: the higher the number, the finer the sandpaper. For example, you'd use 180-grit paper for a fine finishing job. A 40-grit paper is very coarse — you'd use it to remove large amounts of material.

All the 1/2-sheet sanders tested use regular sandpaper, which is quite cheap. However, you may have to punch holes in it if you want to use your sander's dust collection system. Alternatively, some manufacturers offer regular sandpaper with pre-punched holes.

All the other sanders tested use sandpaper with a Velcro-type backing. This type of paper is generally more expensive than regular sheets (expect to pay \$1 to \$1.50 per sheet), but much easier to fit. The sanding bases of the random orbital sanders (including the one on the multi-purpose BLACK & DECKER KA220E) and most delta sanders (including the delta part of the multi-purpose MAKITA BO4561) are a standard

size. So you don't need to rely on the paper from one particular manufacturer, but can shop around for the best deal.

However, the delta head of the AEG DSE 260, the rectangular part of the MAKITA BO4561 and the iron-shaped sanding base of the BLACK & DECKER KA220E are a non-standard size. You'll have to buy brand-specific paper, which may be both difficult to find and more expensive (\$2 per sheet or more) than standard-size Velcro-type paper.



Fitting sandpaper to a 1/2-sheet sander (right) can be fiddly, while the Velcro-backed paper used by the other sander types makes life much easier.

WHAT TO BUY

1/2-SHEET SANDERS

For finishing that doesn't require high material removal, and for reasonable corner access.

MAKITA 9035	\$110
RYOBI HS 35	\$85

DELTA-HEAD SANDERS

For smaller surfaces, corners, crevices and detail work.

BOSCH PDA 240 E	\$169
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RANDOM ORBITAL SANDERS

For larger surfaces that require higher material removal, but no corner and detail work.

BOSCH PEX 12 AE	\$175
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If you're doing a lot of sanding, you're likely to come across different tasks — and you'll probably need more than one type of machine. However, this is a costly solution: for example, the two BOSCH sanders in the *What to buy* list would set you back around \$345.

If you need a sander only occasionally, there's a cheaper compromise: a multi-purpose machine.

MULTI-PURPOSE SANDERS

For all sanding tasks, but compromising performance in some areas — mainly material removal compared to random orbital sanders.

BLACK & DECKER KA220E	\$159
-----------------------	-------

PROFILES

The sanders in the *What to buy* list are profiled in rank order within groups. Prices shown are a good target to aim for when shopping around, based on nationwide checks in May/June 1998. Anything lower is a bargain.

1/3-sheet sanders



MAKITA 9035

Target price: \$110

Good points

- Good timber removal rate for its type (but still low compared to random orbitals).
- Good on painted surfaces.
- Good controls.
- Relatively low vibration.
- As with all 1/3-sheet sanders, the sandpaper is readily available and cheap.

Bad points

- Limited corner access.
- Sandpaper very difficult to change.
- No dust collection system.



RYOBI HS 35

Target price: \$85

Good points

- Best timber removal rate for its type (but still low compared to random orbitals).
- Good controls.
- Relatively low vibration.
- As with all 1/3-sheet sanders, the sandpaper is readily available and cheap.

Bad points

- Limited corner access.
- Sandpaper difficult to change.
- No dust collection system.

Delta-head sanders



BOSCH PDA 240 E

Target price: \$169

Good points

- Very good timber removal rate for its type (but still low compared to random orbitals).
- Good on painted surfaces.
- Very good for corners.
- Sandpaper is very easy to change.
- Most comfortable of the delta sanders.

Bad points

- Can be a bit difficult to guide at full speed.
- Velcro-style sandpaper is relatively expensive.

Random orbital sanders



BOSCH PEX 12 AE

Target price: \$175

Good points

- Very high timber removal rate.
- Good on painted surfaces.
- Very good dust collection system.
- Sandpaper and dustbag are easy to change.
- Comfortable handle and good controls.
- Low vibration.
- Has a brake which rapidly slows down the base after you've switched the sander off.

Bad points

- Like all random orbital sanders, it requires a bit more skill to get a good finish.
- Not suitable for corners and detail work.
- Disposable dustbags are relatively expensive.
- Velcro-style sandpaper is relatively expensive.

Multi-purpose sanders



BLACK & DECKER KA220E

Target price: \$159

Good points

- In random orbital mode, it has a higher timber removal rate than all the 1/3-sheet and delta models tested (but still low compared to dedicated random orbitals).
- Good on painted surfaces.
- Good for corners.
- Comfortable handle and good controls.
- Sandpaper easy to change.
- Low vibration in random orbital mode.

Bad points

- Relatively poor for louvers (see *Performance on louvers*, page 43).
- Dustbag difficult to change.
- Vibrates badly when used with the iron-shaped sanding base.
- Sandpaper may be expensive and difficult to find.

What about the rest?

- The other 1/3-sheet models didn't remove enough timber or didn't perform well enough on painted surfaces.
- Deltas: The **BOSCH PDA 100** and the **AEG DSE 260** removed very little timber — even considering they're delta sanders. And while the **METABO DSE 170** removed the most timber and performed very well in corners and on louvers, it was let down by its uncomfortable and difficult handling, and by its performance on paint.
- Random orbitals: The **BLACK & DECKER KA190E** vibrated badly. The others didn't remove enough timber — considering they're random orbital sanders — and didn't perform as well on paint.
- The **MAKITA** multi-purpose sander is designed to be used with one hand, which we found tiring and quite uncomfortable.

					1	2	3	4	5
Brand / model (in rank order within types)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Power (W)	Weight (kg)	Speed control	Noise (dB)	Dust collection
1/2-SHEET									
MAKITA 9035	Makita	Japan	110	1	160	1.6		81	
RYOBI HS 35	Ryobi	China	85	1	180	1.6		74	
BOSCH PSS 23 A	Robert Bosch	Switzerland	125	1	150	1.6		69	✓✓
AEG VS 230	Atlas Copco Tools	Germany	115	1	150	2.0		69	✓
BLACK & DECKER KA185	Black & Decker	UK	75	2	135	1.4		79	✓
DELTA-HEAD									
BOSCH PDA 240 E	Robert Bosch	Switzerland	169	1	240	1.4	✓	82	✓
AEG DSE 260	Atlas Copco Tools	Germany	195	1	260	1.5	✓	81	✓
METABO DSE 170	Metabo	Germany	250	1	170	1.4	✓	81	✓
BOSCH PDA 100	Robert Bosch	Switzerland	149	1	100	1.2		82	✓
RANDOM ORBITAL									
BOSCH PEX 12 AE	Robert Bosch	Switzerland	175	1	400	2.4	✓	77	✓✓
BLACK & DECKER KA190E	Black & Decker	UK	170	2	330	2.2	✓	84	✓✓
HITACHI FSV 13Y	Hitachi Power Tools	Malaysia	149	1	270	2.1	✓	78	✓✓
RYOBI HRS115	Ryobi	USA	129	1	230	1.5	✓	77	✓✓
MULTI-PURPOSE									
BLACK & DECKER KA220E	Black & Decker	UK	159	2	155	1.5	✓	78	✓✓
MAKITA B04561	Makita	UK	119	1	160	1.1		78	✓✓

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in May/June 1998.
na Not applicable.

(A) In random orbital mode; 10 g with the iron-shaped sanding base.
(B) With the rectangular part of the sanding base; 8.5 g with the delta tip.

WHAT TO LOOK FOR

- You need to decide what sander type will best suit the jobs you want to do. *How well do they work?*, on pages 42 to 44, and *The who's who of sanders*, page 43, will help.
- Speed control is important for adjusting the speed to different tasks — for example, delicate finishing jobs or sanding back paint. Make sure the control dial is easy to see and use.
- Check how comfortable the handle is, and how easy it is to reach and operate the switch, trigger, trigger lock and other controls — particularly if you're left-handed.
- On 1/2-sheet sanders, check how easy it is to change the sandpaper. Alternatively, look for a model with an optional Velcro-style sanding base.
- Check whether the sander uses standard-sized paper, as special sizes or cuts may be more difficult to find and more expensive.
- On random orbital sanders, look for a brake that slows down the sanding disc rapidly after you've switched off the sander.

If a sander has some kind of dust collection system, it's much more pleasant to use:

- A dustbag or dustbox (top) should be easy to remove and empty. A reusable system (for example, a cloth bag or plastic box) is cheaper, while disposable paper bags may be easier to handle.
- An attachment for a vacuum cleaner is more complicated to use, and you'll probably have to buy it as an optional extra.



As the different sander types are designed for different tasks, we only compared models within the same type — so performance and ease of use scores don't mean the same thing for the different types, and can't be compared.

1 Power

You might assume that a more powerful motor means better performance and reliability. However, in our tests some sanders with a lower power rating removed more timber than more powerful models of the same type. And when it comes to reliability, there are many contributing factors, not just power.

2 Weight

We weighed the sanders, power cord and — if applicable — the dustbag or dustbox, and rounded the results to the nearest 100 g. How heavy a sander is won't matter much as long as you're working on a horizontal surface. However, you may appreciate a lighter model for vertical and overhead work.

3 Speed control

Models with a tick in this column can vary their orbiting speed for different tasks (for example, for delicate finishing jobs vs removing a lot of timber).

4 Noise

We measured the noise when working on timber at full speed. However, loudness isn't everything: some frequencies can be

5	6	7	7	7	8	9	10	
Dust pick-up (%) / ease of hanging bag	Timber removal (g)	Performance on painted surfaces	Performance in corners	Performance on louvers	Performance score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order within types)
a	10.0	✓✓✓✓	✓✓✓	na	68	62	66	MAKITA 9035
a	11.0	✓✓✓✓	✓✓✓	na	65	64	65	RYOBI HS 35
5 / easy	8.5	✓✓✓	✓✓✓✓	na	54	74	62	BOSCH PSS 23 A
a	8.0	✓✓✓	✓✓✓✓	na	53	68	59	AEG VS 230
a	9.5	✓✓	✓✓✓	na	51	56	53	BLACK & DECKER KA185
a	11.5	✓✓✓✓	✓✓✓✓	✓✓✓	80	68	75	BOSCH PDA 240E
a	7.0	✓✓✓✓	✓✓✓✓	✓✓✓✓	70	64	68	RYOBI DSE 260
a	13.5	✓✓	✓✓✓✓	✓✓✓✓	76	54	67	METABO DSE 170
a	4.5	✓✓✓	✓✓✓✓	✓✓✓	56	62	58	BOSCH PDA 100
0 / easy	44.0	✓✓✓✓	na	na	80	74	78	BOSCH PEX 12 AE
0 / OK	35.0	✓✓✓✓	na	na	72	58	66	BLACK & DECKER KA190E
0 / OK	27.5	✓✓	na	na	46	66	54	HITACHI FSV 13Y
5 / difficult	17.5	✓✓✓	na	na	37	70	50	RYOBI HRS115
0 / difficult	15.0 (A)	✓✓✓	✓✓✓✓	✓✓	69	72	70	BLACK & DECKER KA220E
0 / easy	12.0 (B)	✓✓✓	✓✓✓✓	✓✓✓✓	65	55	61	MAKITA B04561

more annoying than others, which our user panel found to be the case with the **METABO DSE 170** and the **BLACK & DECKER KA185** and **KA190E**.

5 Dust collection

Inhaling sanding dust can cause health problems, particularly for people with allergies, so wear a dust mask (and safety glasses) when sanding.

Most sanders have a dust collection system that reduces the amount of airborne dust:

■ Models with two ticks in the first column have holes in their sanding base and collect the dust in a bag (paper or cloth) or a plastic box. For these sanders we measured the percentage of dust they picked up, and assessed how easy it is to change the dustbag (see the second column).

■ One tick indicates you can attach your vacuum cleaner to the sander — however, you may need to buy a special adapter to do so.

6 Timber removal

We tested the sanders on a relatively soft timber, and the figures tell you how many grams (rounded to the nearest 0.5 g) the models were able to remove on average in three five-minute tests, using 60-grit paper.

If you compare the removal rates of any two sanders, a model that removes twice as much material as another is likely to do the job in half the time.

While timber removal is the most important aspect of any sander's performance, not all

sanders are equal because they're designed for different purposes (see *The who's who of sanders*, page 43, for more on this):

■ A good **1/2-sheet sander** should remove more than the 11 g of the best one in our test, although it's likely to be a more expensive model. Anything less than 8 g can be considered poor.

■ **Delta-head sanders** aren't designed to remove large quantities of material. So the best model tested has an excellent result, while 4.5 g is rather poor even for a delta-head.

■ **Random orbital sanders** need to be able to remove a lot of material. While 44 g is a good performance, 17.5 g is poor.

■ **Multi-purpose sanders** are a compromise between several sander types, so 15 g can be considered good.

7 Performance on painted surfaces, in corners and on louvers

See *How well do they work?*, page 42, for how we tested. The more ticks, the better the result.

■ Random orbital models with their circular sanding bases aren't designed to get right into corners, so we didn't assess them for that.

■ Random orbital and 1/2-sheet sanders aren't designed to access louvers, so they weren't assessed on this aspect.

8 Performance score

The performance score combines the results of the following tests:

■ Timber removal (all the sanders tested).

■ Performance on painted surfaces (all the sanders tested).

■ Performance in corners (1/2-sheet, delta and multi-purpose sanders only).

■ Performance on louvers (delta and multi-purpose sanders only).

9 Ease of use score

A user panel assessed the following:

■ How easy the controls are to use.
 ■ How comfortable the handles are.
 ■ How easy it is to change the sandpaper.
 ■ How much vibration and how easy they are to guide.

10 Overall score

The overall score is a combination of the performance and ease of use scores, weighted as follows:

■ Performance score: 60%.
 ■ Ease of use score: 40%.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Arlec has recalled the **Plug in Night Light**, product code NL800, with the following batch numbers:

- Date batch no: 0697, sold after April 2, 1997.
- Date batch no: 1497, sold after August 23, 1997.

The batch number is located on the base of the product.

The problem: The translucent front cover may separate from the base of the product, exposing wiring and other components which could deliver an electrical shock.

What to do: Stop using the night light. For a full refund, return it and the sales docket, including your name and address, to: Reply Pad 22, Arlec Australia, Returns Dept, PO Box 181, Lilydale 3140. Consumers who can't provide the sales docket will receive a \$4 refund. For more information, call 1300 368 779.

THE PRODUCT: Ringrip has recalled **Quartz Halogen single and double-bar heaters** with the following serial numbers:

- Single-bar radiant heaters 1000 W, serial no. RQH10.
- Single-bar radiant heaters 1200 W, serial no. RQH20.
- Double-bar radiant heaters 1100 W, serial no. RQH30.

The problem: A defect may develop with the electrical connection which, in combination with a fault in the earth connection of the electrical supply, may cause an electric shock.

What to do: Stop using the heater immediately, and unplug it from the wall socket. For a full refund, return the heater, quoting reference number RQH10R and including a return address, to: Reply Pad 504, Locked Bag 1300, Dandenong South 3164. For more information, call 1800 649 222.

THE PRODUCT: Ronstan International has recalled the **Hutchwilco Coastguard II Brand Lifejacket**, size: **child small**, sold between October 1997 and March 1998.

The problem: The lifejacket may have been supplied with no crotch strap, making it possible for a child to slip out.

What to do: Don't use the lifejacket. Return it to the place of purchase for a replacement. For further information contact Ronstan on: (03) 9598 9588.

THE PRODUCT: Volandu has recalled **Sunlike** transparent yellow ladies style sunglasses with a thick brow, wide arms and oval lenses, distributed nationally between June 1, 1997 and April 15, 1998.

The problem: The sunglasses fail to comply with the mandatory standard: the refractive power of the right eye lens exceeds the permitted limit and may cause visual distortion.

What to do: Stop using them. Return them to the place of purchase for a full refund. For further information, contact 1800 679 288.

THE PRODUCT: Roche has recalled **Posicor (mibefradil) tablets**, 100 mg and 50 mg (AUST R 59510 and 59511), prescribed for high blood pressure and angina.

The problem: There is a potential for drug interactions to occur when Posicor is taken with other medications.

What to do: Patients who have been prescribed Posicor **should not discontinue their medication**, but should contact their doctor promptly to

organise alternative treatment. Also, patients taking Posicor should not add any new medication to their current treatment without consulting their doctor. Doctors and pharmacists have been informed by letter. For more information, call 1800 771 444.

THE PRODUCT: Sanitarium Health Food has recalled the following **So Good, Up & Go and Sanitarium Fruit Juices** products purchased between June 26 and July 1, 1998:

- So Good – 1 L, 500 mL, 250 mL.
- So Good Lite – 1 L.
- So Good flavours – vanilla, chocolate, strawberry and honeycomb; 1 L, 250 mL.
- So Good Smoothies – mango and banana flavours; 1 L, 500 mL.
- So Good Soyacino – 1 L, 300 mL.
- So Good Now and So Good Now low-fat – 1 L.
- Sanitarium Up & Go liquid breakfast – original malt, cocoa malt and banana; 250 mL.
- Sanitarium Fruit Juices – apple, dark grape, light grape and orange; 2 L (plastic).

The problem: There has been a threat of contamination.

What to do: Do not drink the product. Return it to the place of purchase for a replacement or refund. For further information, call 1800 673 392.

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Twelve-month INDEX

September 1997 — August 1998

How to use this index

Bold type indicates a test, survey or trial report, normal type indicates other articles.
***** indicates an update of a previous report, additions or corrections to reports, small follow-up items or letters.

For space reasons, the index generally doesn't include Choice Cuts, many other small pieces, and Recalls and Bans.

A dvertorials and infomercials Agricultural investments / scams Air conditioners, reverse-cycle Airlines, satisfaction with 'Alternative' cleaners Annual buying guide Answering machines Anti-aging treatments Antibiotics, resistance to	Jul Jul Nov Oct Aug Dec May Jul Apr	Dressings, salad, and mayonnaise Dryers, clothes E ggs, choosing Electric blankets Electronic banking Ethical investing F ax machines, plain-paper Fertilisers Financial advertisements, misleading disasters, learning from Fire safety in the home Fish, incl. fish fingers / portions Food canned, value for money cheese, reduced-fat cheddar doner kebabs eggs, choosing fish, incl. fish fingers / portions genetically modified labelling mayonnaise and salad dressings organic poisoning potatoes safety Fridges, 480-520 L Funerals G adgets, kitchen Gas cooktops with a wok burner Genetic testing and insurance Glasses and contact lenses 'Green' power GST H ealth antibiotics, resistance to hormone-disrupting chemicals insurance laser eye surgery mobile phones, EMR Healthcare Budget changes caring in the home compared to US PBS changes system in crisis? Heat lamps, bathroom Hifis, mini Hormone-disrupting chemicals I ncome protection insurance Index, four-year Infomercials and advertorials Insurance genetic testing health income protection Inter-city transport Internet, 'number unobtainable' charges Investing agricultural / scams	Aug Aug Nov May Mar Jan/Feb Oct, Mar* Nov Jun Apr Oct Mar Oct May Sep Nov Mar Aug Apr Aug Jan/Feb Sep Jul* Sep Mar Sep Dec Jan/Feb May Mar Dec Oct Jan/Feb May Mar Dec Oct Oct Apr Oct Aug Jul Jan/Feb Jul Apr Jul Nov, Mar*, Apr* Apr Oct Nov Jun Jul May Aug Nov Jun May Jul	cash management trusts ethical property shares understanding unit trust prospectuses J umper leads K itchen gadgets L adders, step, step-extension and multi-purpose Laser eye surgery Laundry detergents Lawnmowers, petrol, mulching Lemon laws for cars M ayonnaise and salad dressings Medicare Budget changes compared to US system in crisis? Millennium bug Mini hifis Mobile phones digital EMR Money scams Motor oils N otebook computers O ils, motor Organic food P ackaging, size vs value Paper products, labelling Pay TV PBS changes Petrol lawnmowers, mulching Phones calling number display mobile, digital mobile, EMR Poisoning, food Potatoes Power, 'green' Pramettes Prescription drugs, cheaper Printers, computer	May Jan/Feb Oct Nov Sep Mar Dec Apr, Jun* Nov May Aug Jul May Nov Jun Dec Jan/Feb, Apr* Jan/Feb Jun Oct Jan/Feb Jun May Oct Jun Nov Aug Jan/Feb, Apr* Jan/Feb Sep Jul* Dec Sep Jul	Product certification schemes Property investment Prospectuses, unit trusts R efrigerators — see Fridges Rental cars Retirement savings accounts Retirement villages Reverse-cycle air conditioners S alad dressings and mayonnaise Sanders Scamepans Scams agricultural investments money Share investment Shopping bulk buying, is it cheaper? convenience store vs supermarket prices rights supermarket price survey Smoke alarms Soaps Spectacles and contact lenses Stereos, mini Sunscreens, SPF 30+ Superannuation retirement savings accounts Supermarkets price survey sales tactics T elephones — see Phones Television, digital Televisions, 51 cm Thermometers, electronic Transport, inter-city V acuum cleaners VCRs, mid-price W ashing machines, 5-6 kg stated capacity, under \$1200 Window cleaners Woks Wrinkle creams	Apr, Jun* Oct Sep Dec, Jun* Aug Apr Nov Aug Jan/Feb Jul Jun Apr, Aug* Sep Jul Oct, Dec* Jun Mar Dec Dec Aug Jul Jan/Feb, Apr* Jul Jan/Feb Sep Aug Jun, Aug* Jul
B aby carriers Backpacks, day Banks electronic banking free banking interest rates retirement savings accounts satisfaction with Bathroom heat lamps Blankets, electric Building disputes Buying guide, annual C alling number display Canned food, value for money Caring in the home Carriers, baby Cars cleaning crash tests, high-speed crash tests, low-speed jumper leads lemon laws motor oils and additives renting servicing under warranty Cash management trusts CD players, multichannel CDs, cost of Certification schemes for products Chardonnay Cheese, reduced-fat cheddar CHOICE, saving price of subscription Cleaners 'alternative' window Clothes dryers Computers Internet, 'number unobtainable' charges millennium bug notebooks printers stores going out of business tips for buying upgrading Contact lenses and glasses Cooktops, gas with wok burner Corkscrews Cots standard, mandatory Credit cards	Jun Apr Apr Mar, May* Mar, May* Jan/Feb Aug Mar Apr Dec Aug Oct Jun, Aug* Jun Sep Sep May May Oct Dec, Jun* Jul May Mar May Nov Apr, Jun* Dec May Jul May Mar Nov Aug Aug Aug May Jun Jul Dec Jul Dec Apr Jul Dec Oct Nov Jun Jul Nov Aug Nov Jun Jun	Heat lamps, bathroom Hifis, mini Hormone-disrupting chemicals I ncome protection insurance Index, four-year Infomercials and advertorials Insurance genetic testing health income protection Inter-city transport Internet, 'number unobtainable' charges Investing agricultural / scams	Apr Oct Aug Jul Jan/Feb Jul Apr Jul Jun, Aug* May Jun Nov, Mar*, Apr* Apr Oct Aug Jul Nov Jun Jul May Aug Nov Jun May Jul				

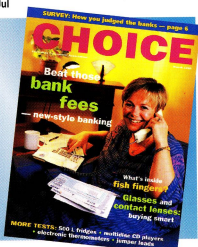
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The image shows the cover of CHOICE magazine. At the top, it says 'SURVEY: How you judged the Banks — page 6'. The main headline is 'CHOICE' in large, bold letters. Below that, it says 'Beat those bank fees' and '— newstyle banking'. There is a photo of a smiling woman on the right side of the cover. At the bottom, there is a list of 'MORE TESTS: Spd & Fridges / Multichannel CD players / Electronic thermometers / Jumper leads'. A small text box at the bottom right says 'What's inside: Fish fingers / Glasses and contact lenses / buying smart'.

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What CHOICE is doing

- Working with other consumer organisations for a well resourced and strengthened public healthcare system.
- Working in co-operation with the Australian Health Insurance Association to provide clearer information in fund brochures to help consumers choose the most suitable policy.

What some of the funds, hospitals and doctors are doing

- Reaching agreements to eliminate extra charges.
- Providing one bill when there are extra charges for treatment, rather than a separate bill from each provider. (See *Consuming Interest*, August 1998.)

What still needs to happen?

- Funds, hospitals and doctors to work together to address factors that drive up premiums and explore new ways to provide care, particularly for people with chronic and complex illness.

Private health insurance: rescue or reform?

THE GOVERNMENT'S CARROT-AND-STICK approach to private health insurance, with tax incentives for people on lower incomes and penalties for those on higher incomes, has failed to entice people into it, yet a further government rescue package for the industry is on its way. This could include:

- An injection of government funds into the reinsurance pool — which is intended to average out claims for the elderly and the chronically ill across all health funds.
- More subsidies for those already privately insured.
- A tax exemption for employers who offer private health insurance as part of a salary package.
- Lowering the income level at which the 1% tax surcharge applies.

CHOICE thinks further government handouts will slow the pace of recent reforms, including efforts by some health funds to improve the value of health insurance for their members. The handouts could also result in other problems, such as:

- Consumers being encouraged to spend scarce income on private cover, which is still plagued by

rising premiums and extra costs when you claim.

- Consumers buying cheaper health insurance that excludes certain high-cost procedures they later need.
- A limit on the number of health funds you can choose from. This is the case for many US consumers offered private health insurance by their employers.

Some government policies — in particular the tax surcharge for people on higher incomes who don't have private insurance — also send a message that conflicts with its stated commitment to a universal Medicare system. They promote the idea of a two-tiered system: that the 'rich' shouldn't use the public system, which would only be for the 'poor'. In the US a two-tiered system results in higher costs and a lot of people who get left out altogether — not poor enough to get access to a welfare Medicare, but not rich enough to afford private care.

CHOICE thinks consumers should be allowed to choose to take out private health insurance or to remain covered only by Medicare. And governments should resist the temptation for further handouts to an industry with a long way to go in meeting the needs of its customers. □

Having your say

Surveys we've conducted over the past few years, as well as the countless letters you've sent us, highlight the problems with private health insurance that further government handouts won't fix.

Thanks to everyone who has written in with their experiences. We'd like to continue receiving your letters to find out if recent changes (see above) have made a difference. Write to **Health Insurance, CHOICE**, 57 Carrington Road, Marrickville 2204, fax us on (02) 9577 3377, or email us at: healthinsurance@choice.com.au



"Trying to compare one health plan and another ... you need a degree in advanced mathematics, patience and the time to make the numerous telephone calls to find out exactly what benefits will be paid and, most importantly, what they won't pay."

Gary Mares, NSW.



"Consumers are leaving private healthcare because they're not getting what they paid for. Following a hospital stay, they're faced with multiple bills and charges which cancel out any benefit derived from being in a private health fund."

Adam Cunningham, ACT.



"The tax incentives are a real joke ... when you consider how many funds have put their premiums up."

Louise Sharpe, NSW.



"If we had a properly funded Medicare system by a larger levy on taxable incomes, there would be no need for all these private health funds."

Muriel Holden, Victoria.

See page 16 for CHOICE's special report on health insurance and comparison of all widely available policies.